



# Information about this Replacement

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## **Replacement**

The May 2006 *Settlement Manual* replaces your existing manual.

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## **What is in the new version?**

Please refer to:

- “[Summary of Changes](#)” for a comprehensive list of changes reflected in this update.
  - “[Using this Manual](#)” for a complete list of the contents of this manual.
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## **Billing**

MasterCard will bill principal members for this document. Please refer to the appropriate [MasterCard Consolidated Billing System Manual](#) for billing-related information.

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## **Questions?**

If you have questions about this manual, please contact the Customer Operations Services team or your regional help desk. Please refer to “[Using this Manual](#)” for more contact information.

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## **MasterCard is Listening...**

Please take a moment to provide us with your feedback about the material and usefulness of the *Settlement Manual* using the following e-mail address:

[publications@mastercard.com](mailto:publications@mastercard.com)

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We continually strive to improve our publications. Your input will help us accomplish our goal of providing you with the information you need.

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# Summary of Changes

## ***Settlement Manual, May 2006***

**To locate these changes online**—search on the date next to the revision bar. On the Adobe Reader toolbar, click Search. In the Search pane, type May 2006, and then click Search.

Change Summary	Description of Change	Where to Look
Clarified failure of member to settle information	A member is expected to have a business recovery plan in place such that the member will be able to transfer funds in a timely manner in the event of a natural disaster or other force majeure at the member's primary location(s).	<a href="#">Chapter 1</a>
Added new form	A member completes the Non-participant of Transfer Funds Order Minimum Thresholds Form to indicate that the member has opted not to participate in the Settlement Account Management (S.A.M.) enhancement minimum threshold for funds transfer.	<a href="#">Chapter 2</a> <a href="#">Non-participant of Transfer Funds Order Minimum Thresholds</a>
Added licensing information	Added in the regional and intracountry settlement currency tables, the licensed region of the member ID.	<a href="#">Chapter 4</a>
Clarified meaning of member ID	Indicated that the member ID in the Net Settlement Agreement (NSA) is also known as the ICA.	<a href="#">Chapter 4</a> <a href="#">Appendix B</a> <a href="#">Appendix C</a>
New Settlement Services supported	The Settlement Account Management (S.A.M.) system supports Settlement Services EU00000024—Hungarian Forint and EU00000025—Polish Zloty.	<a href="#">Chapter 4</a> <a href="#">Appendix C</a>
Added International Banking Account Number (IBAN) information	Using the IBAN format allows MasterCard to uniquely identify the account of a financial institution and will potentially standardize the identification of bank accounts, reduce the errors in cross border Euro payments, enhance payment delivery timing, reduce fees for cross border payments, and improve the quality of payments. Criteria includes ISO Country Code, Check Number, Bank Code, and Branch Code.	<a href="#">Chapter 4</a> <a href="#">Appendix B</a> <a href="#">Appendix C</a> <a href="#">Net Settlement Agreement</a>

<b>Change Summary</b>	<b>Description of Change</b>	<b>Where to Look</b>
Changed advisement and transfer funds order (TFO) delivery example	Delivery of advisement and TFO have changed on local holidays.	<a href="#">Appendix B</a> <a href="#">Appendix C</a>
Removed Appendix A	Removed Appendix A, "Standard Settlement Protocols," and renamed subsequent appendices.	
Removed intracurrency settlement service information	In Section VII, "Agreement and Contact Information," removed information regarding members participating in an intracurrency settlement service.	<a href="#">Net Settlement Agreement</a>
Changed verbiage on MasterCard USD debit authorization letter	Changed verbiage of USD debit authorization letter when the member is in a debit position for the account noted on the form.	<a href="#">Sample U.S. Dollar Debit Authorization Letter for Wire Transfers</a>

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# Settlement Manual

May 2006

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***Media***

This document is available:

- On MasterCard OnLine®
- On the *MasterCard Electronic Library* (CD-ROM)
- In printed format
- Translated into Spanish
- Translated into Portuguese

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## Using this Manual

Purpose.....	1
Audience.....	1
Overview .....	1
Excerpted Text .....	2
Language Use .....	2
Times Expressed.....	3
Revisions.....	3
Related Information.....	4
Support .....	5
Member Relations Representative .....	6
Regional Representative.....	6

## Chapter 1    Settlement Process

Overview .....	1-1
Participation in MasterCard Settlement .....	1-1
Settlement Process Overview.....	1-2
Settlement Operational Flow .....	1-4
Settlement of Funds.....	1-5
MasterCard Supported Payment Arrangements .....	1-5
Failure of Member to Settle .....	1-7
Assessments.....	1-7
Compensation .....	1-9
Reimbursement of the MasterCard Settlement Bank and MasterCard Arising from Member Failure.....	1-10
Additional Administrative Fees Arising from Member Failure.....	1-10
Disputes and Claims Procedures .....	1-11

## Table of Contents

---

Bilateral Agreements .....	1-11
Settlement Service Fees.....	1-11
Liability.....	1-12

## Chapter 2 Settlement Services

Overview .....	2-1
Settlement Service Continuity Procedures.....	2-2
Intracurrency Settlement.....	2-2
Regional Settlement.....	2-2
Communication to Members .....	2-2
Settlement Service Selection Criteria .....	2-3
Settlement Service Selection Criteria .....	2-4
Settlement Service Selection Criteria Example .....	2-5
Settlement Service Selection Process Example .....	2-6
Regional Settlement Service .....	2-9
U.S. Dollar Settlement Requirements for US00000001, US00000002, AP00000010, and EU00000002 Services .....	2-10
U.S. Dollar Regional Funds Transfer for US00000001, US00000002, AP00000010, and EU00000002 Services .....	2-11
Other Regional Funds Transfers.....	2-11
Minimum Threshold for Funds Transfer .....	2-12
Regional Settlement Holidays.....	2-12
Intracurrency Settlement Service .....	2-13
Intracurrency Settlement Requirements .....	2-13
Intracurrency Participation Requirements .....	2-14
Intracurrency Funds Transfer.....	2-15
Intracurrency Settlement Holidays .....	2-16

## **Chapter 3 Transaction Processing Systems**

Overview .....	3-1
Global Clearing Management System.....	3-2
Remote Payment and Presentment Service.....	3-2
Regional Service Center/Australasian Processing Centre.....	3-3
MasterCard Debit Switch.....	3-3
MasterCard Consolidated Billing System.....	3-4
Regional Clearing Management System.....	3-5

## **Chapter 4 Net Settlement Agreement**

Overview .....	4-1
Accessing the Net Settlement Agreement.....	4-1
Net Settlement Agreement and Change Request .....	4-2
Settlement Requirements for All Members .....	4-3
Net Settlement Agreement Instructions .....	4-5
Section I: Principal Member Information.....	4-5
Section II: Settlement Information.....	4-6
Section III: Transfer Agent Information .....	4-15
Section IV: Settlement Through Another Principal Member (Consolidation).....	4-19
Section V: Settlement Selection Criteria .....	4-20
Section VI: Daily Net Settlement Advisement Transmission (Optional).....	4-24
Section VII: Agreement and Contact Information .....	4-26
What Sections of the NSA are Applicable to My Settlement Arrangement?....	4-27

## Table of Contents

---

## Appendix A Net Settlement Advisements

Overview .....	A-1
Advisements .....	A-1
Types of Advisements.....	A-2
Advisement Delivery Times.....	A-2
Transfer Agent Advisement Detail.....	A-3
Field Descriptions .....	A-6
Member Advisement Detail.....	A-11
Member Advisements—Consolidated Settlement .....	A-11
Field Descriptions .....	A-13
Transfer Agent Advisement Exception Report.....	A-16
Field Descriptions .....	A-18

## Appendix B Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Australian Dollar (Settlement Service ID—AP00000002).....	B-1
Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008).....	B-16
Canadian Dollar (Settlement Service ID—CA00000001).....	B-31
Euro (Settlement Service ID—EU00000007).....	B-45
Hong Kong Dollar (Settlement Service ID—AP00000001) .....	B-60
Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011).....	B-75
Malaysian Ringgit (Settlement Service ID—AP00000004).....	B-90
New Zealand Dollar (Settlement Service ID—AP00000006) .....	B-105
New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009).....	B-120
Pound Sterling (Settlement Service ID—EU00000003) .....	B-135

## Table of Contents

---

South African Rand (Settlement Service ID—ME00000001) .....	B-150
RPPS United States Dollar (Settlement Service ID—US00000002) .....	B-165
Singapore Dollar (Settlement Service ID—AP00000003).....	B-173
United States Dollar (Settlement Service ID—US00000001).....	B-188
United States Dollar (Settlement Service ID—EU00000002).....	B-203
United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010).....	B-218
Japanese Yen (Settlement Service ID—AP00000005) .....	B-233

## Appendix C Europe Region Settlement Service for MasterCard Processing System, GCMS

Australian Dollar (Settlement Service ID—EU00000023).....	C-1
Canadian Dollar (Settlement Service ID—EU00000020).....	C-11
Cyprus Pound (Settlement Service ID—EU00000010).....	C-21
Danish Krone (Settlement Service ID—EU00000011).....	C-32
Euro (Settlement Service ID—EU00000008).....	C-43
Hong Kong Dollar (Settlement Service ID—EU00000022).....	C-54
Hungarian Forint (Settlement Service ID—EU00000024) .....	C-64
Icelandic Krona (Settlement Service ID—EU00000013) .....	C-74
Maltese Lira (Settlement Service ID—EU00000015).....	C-85
New Zealand Dollar (Settlement Service ID—EU00000021) .....	C-95
Norwegian Krone (Settlement Service ID—EU00000016) .....	C-106
Polish Zloty (Settlement Service ID—EU00000025).....	C-116
Pound Sterling (Settlement Service ID—EU00000012) .....	C-126
South African Rand (Settlement Service ID—EU00000019).....	C-137

## Table of Contents

---

Swedish Krona (Settlement Service ID—EU00000017).....	C-147
Swiss Franc (Settlement Service ID—EU00000009) .....	C-157
United States Dollar (Settlement Service ID—EU00000018).....	C-168
Japanese Yen (Settlement Service ID—EU00000014).....	C-178

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## ***Using this Manual***

*This chapter contains information that helps you understand and use this document.*

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Purpose.....	1
Audience.....	1
Overview .....	1
Excerpted Text .....	2
Language Use .....	2
Times Expressed.....	3
Revisions.....	3
Related Information.....	4
Support .....	5
Member Relations Representative .....	6
Regional Representative.....	6

## Purpose

The MasterCard *Settlement Manual* helps member personnel understand the MasterCard settlement services. It provides details about the types of settlement offered at MasterCard:

- Regional settlement
- Intracurrency settlement
- Bilateral settlement

## Audience

MasterCard provides this manual for members and their authorized agents. Specifically, the following personnel should find this manual useful:

- Management staff may use this manual to obtain a high-level understanding of the settlement process.
- Finance personnel may use this manual to understand the settlement process.
- Staff involved with the settlement process may use this manual to identify the settlement participation procedures.
- Operations and technical staff may use this manual to identify the format of the files and reports that the member may receive.

## Overview

The following table provides an overview of this manual:

<b>Chapter</b>	<b>Description</b>
Table of Contents	A list of the manual's chapters and subsections. Each entry references a chapter and page number.
Using this Manual	A description of the manual's purpose and its contents.
<a href="#">1 Settlement Process</a>	Describes the exchange of funds between members and MasterCard for the daily settling of funds.
<a href="#">2 Settlement Services</a>	Describes the types of settlement offered by MasterCard and defines the participation requirements of each service level.

## Using this Manual

### Excerpted Text

Chapter	Description
3 Transaction Processing Systems	Describes each of the transaction processing systems that pass activity to the Settlement Account Management system
4 Net Settlement Agreement	This chapter describes and gives procedures for completing the Net Settlement Agreement.
A Net Settlement Advisements	This appendix describes and provides examples of Net Settlement Advisements.
B Regional Settlement Service for GCMS, RSC APC, and RPPS Clearing Systems	This appendix contains participant guidelines on regional settlement services for members licensed in regions other than Europe.
C Europe Region Settlement Service for MasterCard Processing System, GCMS	This appendix contains participant guidelines on regional settlement services for members licensed in the Europe region.

May  
2006

## Excerpted Text

At times, this document may include text excerpted from another document. A note before the repeated text always identifies the source document. In such cases, we included the repeated text solely for the reader's convenience. The original text in the source document always takes legal precedence.

## Language Use

The spelling of English words in this manual follows the convention used for U.S. English as defined in *Merriam-Webster's Collegiate Dictionary*.

MasterCard is incorporated in the United States and publishes in the United States. Therefore, this publication uses U.S. English spelling and grammar rules.

An exception to the above spelling rule concerns the spelling of proper nouns. In this case, we use the local English spelling.

## Times Expressed

MasterCard is a global company with locations in many time zones. The MasterCard operations and business centers are in the United States. The operations center is in St. Louis, Missouri, and the business center is in Purchase, New York.

For operational purposes, MasterCard refers to time frames in this manual as either "St. Louis time" or "New York time." Coordinated Universal Time (UTC) is the basis for measuring time throughout the world. You can use the following table to convert any time used in this manual into the correct time in another zone:

	St. Louis, Missouri USA	Purchase, New York USA	UTC
	Central Time	Eastern Time	
<b>Standard time</b> <small>(last Sunday in October to the first Sunday in April <sup>a)</sup></small>	09:00	10:00	15:00
<b>Daylight saving time</b> <small>(first Sunday in April to last Sunday in October)</small>	09:00	10:00	14:00

<sup>a</sup> For Central European Time, last Sunday in October to last Sunday in March.

## Revisions

MasterCard periodically will issue revisions to this document as we implement enhancements and changes, or as corrections are required.

With each revision, we include a "[Summary of Changes](#)" describing how the text changed. Revision markers (vertical lines in the right margin) indicate where the text changed. The month and year of the revision appear at the right of each revision marker.

Occasionally, we may publish revisions or additions to this document in a *Global Operations Bulletin* or other bulletin. Revisions announced in another publication, such as a bulletin, are effective as of the date indicated in that publication, regardless of when the changes are published in this manual.

## Related Information

The following documents and resources provide information related to the subjects discussed in this manual. For descriptions of these documents, please refer to the [List of Manuals](#) in the Member Publications product on MasterCard OnLine®.

May  
2006

- [\*Bylaws and Rules\*](#)
- [\*Chargeback Guide\*](#)
- GCMS Release Document
- [\*GCMS Reference Manual\*](#)
- [\*MasterCard Consolidated Billing System \(MCBS\) Manual\*](#)
- [\*MDS Programs and Services\*](#)
- [\*Member Information Manual \(MIM\)\*](#)
- [\*MasterCard RPPS User Guide and Operating Rules—Payment Transaction Processing for Regional Service Centers\*](#)
- RSC Release Document

Members that use the Cirrus® service and logo or that process online debit transactions should refer to the debit processing manuals recommended by the Customer Operations Services team.

For definitions of key terms used in this document, please refer to the [\*MasterCard Dictionary\*](#) on the Member Publications home page (on MasterCard OnLine® and the *MasterCard Electronic Library* CD-ROM).

To order MasterCard manuals, please use the Ordering Publications service on MasterCard OnLine®, or contact the Customer Operations Services team.

## **Support**

Please address your questions to the Customer Operations Services team as follows:

<b>Phone:</b>	1-800-999-0363 or 1-636-722-6176 1-636-722-6292 (Spanish language support)
<b>Fax:</b>	1-636-722-7192
<b>E-mail:</b>	Canada, Caribbean, Latin America, South Asia/Middle East/Africa, and U.S. <a href="mailto:customer_support@mastercard.com">customer_support@mastercard.com</a>
	Asia/Pacific:
	Australia and New Zealand <a href="mailto:member_operations@mastercard.com">member_operations@mastercard.com</a>
	China, Hong Kong, and Taiwan <a href="mailto:helpdesk.gc@mastercard.com">helpdesk.gc@mastercard.com</a>
	South East Asia <a href="mailto:helpdesk.singapore@mastercard.com">helpdesk.singapore@mastercard.com</a>
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	Korea <a href="mailto:korea_helpdesk@mastercard.com">korea_helpdesk@mastercard.com</a>
	Europe <a href="mailto:css@mastercard.com">css@mastercard.com</a>
	Spanish language support <a href="mailto:lagroup@mastercard.com">lagroup@mastercard.com</a>
	Vendor Relations, all regions <a href="mailto:vendor.program@mastercard.com">vendor.program@mastercard.com</a>
<b>Address:</b>	MasterCard International Incorporated Customer Operations Services 2200 MasterCard Boulevard O'Fallon MO 63368-7263 USA
<b>Telex:</b>	434800 <i>answerback</i> : 434800 ITAC UI

## **Member Relations Representative**

Member Relations representatives assist U.S. members with marketing inquiries. They interpret member requests and requirements, analyze them, and if approved, monitor their progress through the various MasterCard departments. This does not cover support for day-to-day operational problems, which the Customer Operations Services team addresses.

For the name of your U.S. Member Relations representative, contact your local Member Relations office:

Atlanta	1-678-459-9000
Chicago	1-847-375-4000
Purchase	1-914-249-2000
San Francisco	1-925-866-7700

## **Regional Representative**

The regional representatives work out of the regional offices. Their role is to serve as intermediaries between the members and other departments in MasterCard. Members can inquire and receive responses in their own languages and during their offices' hours of operation.

For the name of the location of the regional office serving your area, call the Customer Operations Services team at:

**Phone:** 1-800-999-0363 or 1-636-722-6176

1-636-722-6292 (Spanish language support)

# Settlement Process

*This chapter defines the participants in a settlement agreement and describes the procedures that MasterCard and the member must follow to facilitate settlement and reconciliation.*

Overview .....	1-1
Participation in MasterCard Settlement .....	1-1
Settlement Process Overview.....	1-2
Settlement Operational Flow .....	1-4
Settlement of Funds.....	1-5
MasterCard Supported Payment Arrangements .....	1-5
Three-party Payment Arrangement Using a Mutual Correspondent Bank .....	1-6
Three-party Payment Arrangement Using a Pay Thru Bank.....	1-6
Four-party Payment Arrangement Using a Mutual Correspondent Bank and a Pay Thru Bank .....	1-6
Failure of Member to Settle .....	1-7
Assessments.....	1-7
Assessment Calculations .....	1-8
Compensation .....	1-9
Compensation Calculations .....	1-9
Reimbursement of the MasterCard Settlement Bank and MasterCard Arising from Member Failure .....	1-10
Additional Administrative Fees Arising from Member Failure.....	1-10
Disputes and Claims Procedures .....	1-11
Bilateral Agreements .....	1-11
Settlement Service Fees.....	1-11
Liability.....	1-12

## Overview

**Settlement** is the process by which MasterCard facilitates the exchange of funds on behalf of its members that have sent or received financial transactions through a clearing system. Financial transactions included in this process are:

- Presentments from acquirer to issuer
- Chargebacks from issuer to acquirer
- Fee Collections (sender and receiver depends on message reason code and includes transactions sent from MasterCard to the member)
- Bill Payments, such as RPPS
- Other, such as reversals

The exchange of successfully processed detailed financial transaction data through a clearing system represents an obligation to exchange funds. To facilitate the settlement of funds, MasterCard uses the Settlement Account Management (S.A.M.) system—a Windows®-based, client-server software application designed to streamline the process of moving funds.

Funds are exchanged based on the net value of all cleared financial transactions for each settlement day. The net value may include the following:

- Transaction amounts and all other transaction and interchange charges processed through the clearing system(s)
- Cash disbursement and ATM cash disbursement accommodation fees
- Billing items submitted by the MasterCard Consolidated Billing System (MCBS) to the clearing system(s) and/or to the Settlement Account Management (S.A.M.) system.

## Participation in MasterCard Settlement

To participate in MasterCard Settlement, a member must be prepared to:

- Remit funds to the MasterCard settlement bank on time and in the amount required when the member has a net debit position
- Receive funds when the member has a net credit position
- Receive and honor settlement advisements
- Receive and honor payments instructions as applicable

## Settlement Process Overview

Prior to participation in MasterCard card services, the principal member submits written settlement instructions to MasterCard via the **Net Settlement Agreement (NSA)**. The NSA represents a binding agreement between the member and MasterCard through which settlement information is provided.

The information necessary for MasterCard to conduct settlement includes the settlement service, settlement currency, settlement parameters, and specific bank account information that is collected via the NSA. This agreement also provides the option to choose a Net Settlement Advisement, which is a reporting mechanism through which a member can be notified of the daily net settlement position.

The MasterCard transaction processing system(s) determine the net monetary value in the chosen settlement currency. The following systems represent the MasterCard clearing systems. For a detailed description of each of these clearing systems, refer to [Chapter 3](#).

- Global Clearing Management System (GCMS)
- Remote Payment and Presentment Service (RPPS)
- Regional Service Center (RSC)
- MasterCard® Debit Switch (MDS)
- MasterCard Consolidated Billing System (MCBS)
- Regional Clearing Management System (RCMS)

After transactions are submitted to the MasterCard clearing systems in various currencies, the MasterCard clearing system converts the transaction amount to the chosen settlement currency.

The S.A.M. system then accumulates the settlement transactions resulting from the clearing process and calculates the members' daily net settlement position. The S.A.M. system performs an edit process, called Variance Alert Reporting, to assess a reasonability check and validate the member's net settlement position.

The variance alert process is designed to detect deviations in the members' settlement activity. It reduces the risk of erroneous or fraudulent transactions being settled. If a member has submitted erroneous or fraudulent transactions, the member may be assessed additional fees as described in this document. The member's settlement will be held until explanation of the variance is communicated to MasterCard. To assist in validating the variance and to avoid holding settlement, when a member incurs BIN changes, merchant moves, or platform consolidations that in the end affect settlement, notification to MasterCard through Customer Operations Services would alleviate research performed to explain the variance alert invoked within S.A.M.

If the member has chosen to receive Net Settlement Advisements (designated on the Net Settlement Agreement), MasterCard notifies the member of its net settlement position by sending the member, or the member's transfer agent, a Net Settlement Advisement that contains the net debit or net credit settlement position for each settlement day.



**Note**

**Transfer Funds Orders and Net Settlement Advisements facilitate the movement of funds and the reconciliation of the member's settlement account.**

Along with the MasterCard settlement bank and the member's Transfer Agent Bank, the actual settlement or exchange of funds occurs through various banking systems.

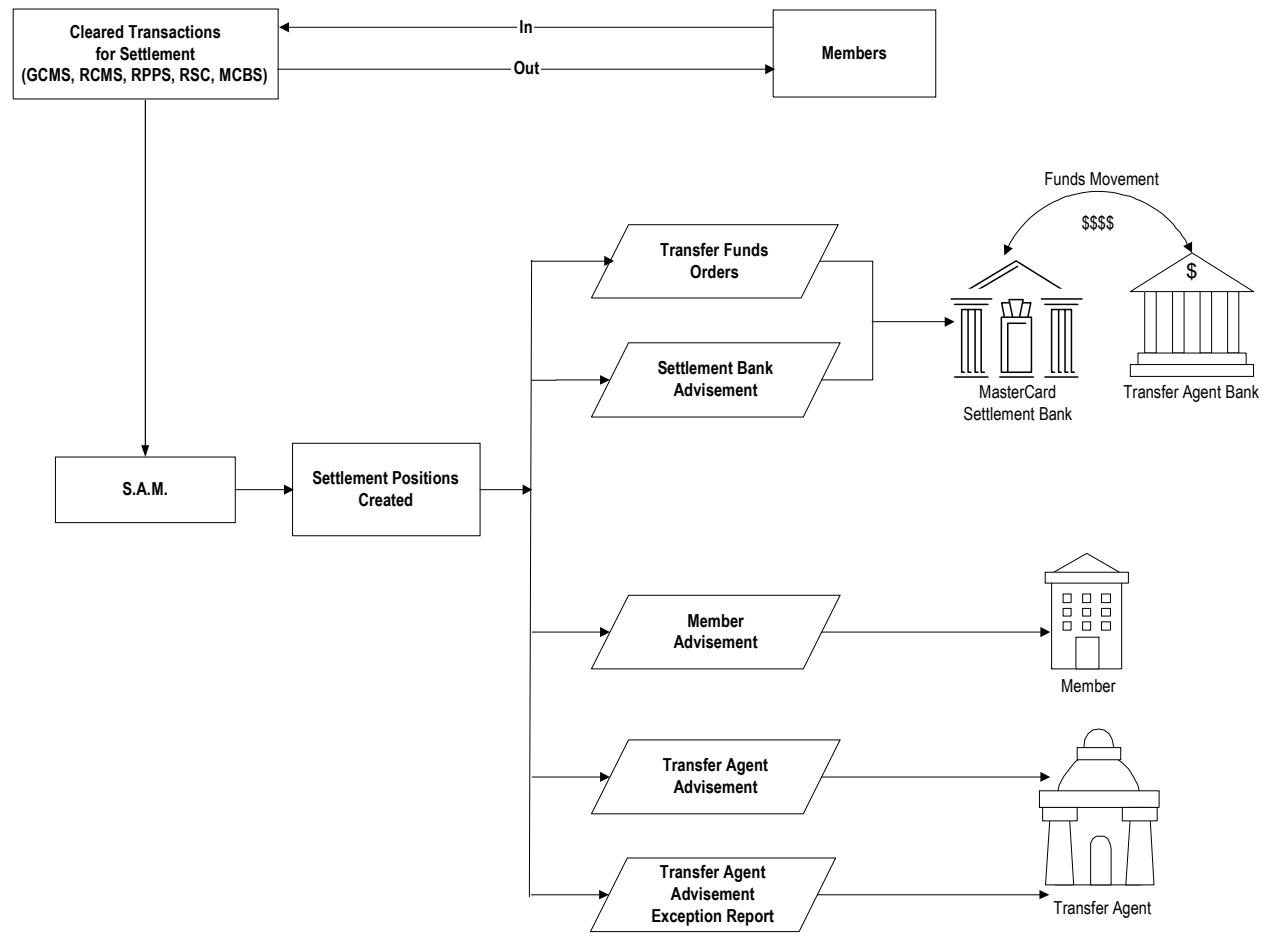
## Settlement Process

### Settlement Process Overview

## Settlement Operational Flow

The flowchart in figure 1.1 illustrates the steps in the settlement operations process.

**Figure 1.1—Settlement Operational Flow**



Advise ments are available through  
MasterCard eService, e-mail, fax, or S.W.I.F.T.

## Settlement of Funds

Funds transfer must occur on the value date that appears on the settlement advisement. For local currency or intracurrency settlement, funds may be transferred on a future business day. This business day will be designated on the settlement advisement. The member, MasterCard, and the MasterCard settlement bank agree on the method and timing by which the funds are transferred between MasterCard and the member's transfer agent bank.



**Definition** **Value date is the date when funds transfers must be received or completed at the settlement bank.**

MasterCard may suspend, delay, or adjust settlement positions at any time to resolve occurrences of erroneous settlement. Funds transfers are generally communicated to the MasterCard settlement bank within two to three hours from the settlement service cutoff time. Refer to Appendices [B](#) and [C](#) for specific cutoff times. Funds transfers occur by one of the following methods:

- Book transfer
- Interbank settlement systems, such as Fedwire
- S.W.I.F.T. messages
- Local payment systems

May  
2006

## MasterCard Supported Payment Arrangements

The most common two-party settlement arrangement is between the MasterCard settlement bank and the member's transfer agent bank. However, in addition to this arrangement, MasterCard supports three additional types of settlement arrangements. The settlement arrangement will be based upon the banking relationships established. These types are as follows:

- Three-party payment using a mutual correspondent bank
- Three-party payment using a pay thru bank
- Four-party payment using a mutual correspondent bank and a pay thru bank

Refer to Appendices [B](#) and [C](#) for payment arrangement details associated with regional settlement. Within each regional settlement currency, there are categories describing settlement options that incorporate the two-, three-, and four-party payment arrangements when applicable. The sections are titled "Standard Settlement," "Consolidated Settlement," and "Pay Thru Settlement."

May  
2006

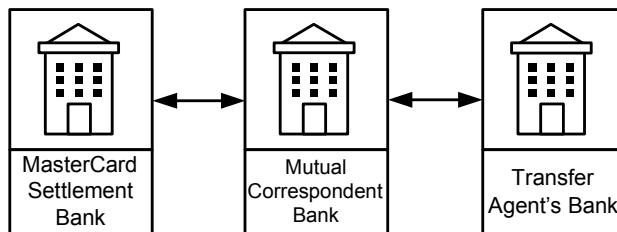
## **Settlement Process**

### **Settlement of Funds**

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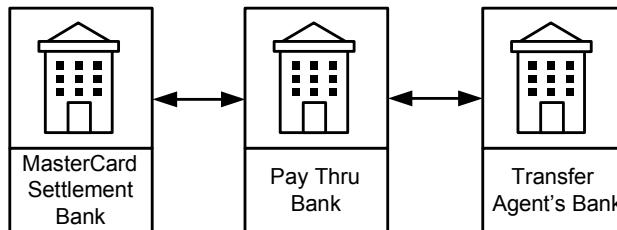
#### **Three-party Payment Arrangement Using a Mutual Correspondent Bank**

As displayed below, the mutual correspondent bank acts on behalf of the MasterCard settlement bank.



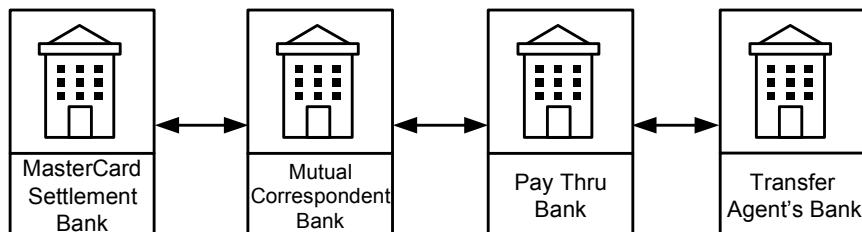
#### **Three-party Payment Arrangement Using a Pay Thru Bank**

As displayed below, the pay thru (or correspondent) bank acts on behalf of the transfer agent's bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank.



#### **Four-party Payment Arrangement Using a Mutual Correspondent Bank and a Pay Thru Bank**

A four-party relationship may exist if the transfer agent's bank uses a pay thru bank, **and** the MasterCard settlement bank uses a mutual correspondent bank.



#### **Note**

**MasterCard does not support settlement arrangements other than those noted above.**

## Failure of Member to Settle

If a member in a net credit settlement position is not ready and able to receive funds transfers from the MasterCard settlement bank, MasterCard can hold these funds until the member requests that they be forwarded. When the member is able to receive the funds, the member must request in writing that MasterCard forward the funds. This request should include the principal member's ID, a transfer agent's bank account, an original signature from the principal member, and the payee name, address, amount, and advisement date. When a change of account is requested, this must be submitted via the NSA. The member is not entitled to any compensation in this situation.

A member in a net debit settlement position must transfer funds to the MasterCard settlement bank on the appropriate value date.

May  
2006

A member is expected to have a business recovery plan in place such that the member will be able to transfer funds in a timely manner in the event of a natural disaster or other force majeure at the member's primary location(s). MasterCard has the option to terminate the member's license if the member is unable to transfer funds to the MasterCard settlement bank.

Additionally, the member responsible for making the payment to MasterCard is subject to pay MasterCard interest compensation and a non-compliance fee, regardless of the reason for the settlement failure. As described in "[MasterCard Supported Payment Arrangements](#)" section, the member responsible for paying MasterCard is the transfer agent. Therefore, the transfer agent is held accountable regardless of the use of a third party such as a Pay Thru bank. The next two sections, "Assessments" and "[Compensation](#)" describe the application of these issues.

May  
2006

## Assessments

Assessments are non-compliance fees levied against any member that fails to transfer funds by the specified value date to the MasterCard settlement bank. Assessments are applied on the first day, and each subsequent day thereafter, that a member fails to transfer funds in a timely manner and in agreement with proper settlement procedures.

If a member affects settlement of another member as a result of transaction submissions into the clearing system for erroneous amounts, the member responsible for the submission of the erroneous amounts will also be subject to the assessments detailed below. In addition, MasterCard may impose interest compensation against the offending member for unjust enrichment, as appropriate. For more information about the calculation of compensation, refer to the "[Compensation](#)" subsection.

## **Settlement Process**

### **Failure of Member to Settle**

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#### **Assessment Calculations**

The following table contains the assessment schedule for:

- Members participating in U.S. dollar regional settlement that fail to settle by 14:00 St. Louis time on the appropriate value date
- Members participating in any regional or intracurrency settlement service that fail to settle on the appropriate value date

<b>Settlement Amount</b>	<b>Assessment Per Occurrence</b>
USD 0.01 to USD 249,999.99	USD 250
USD 250,000 to USD 499,999.99	USD 500
USD 500,000 to USD 999,999.99	USD 1,000
USD 1,000,000 to USD 1,499,999	USD 2,500
USD 1,500,000 to USD 1,999,999	USD 5,000
USD 2,000,000 to USD 4,999,999	USD 7,500
USD 5,000,000 or more	USD 10,000

MasterCard will calculate the amount of compensation due by assessing 2% more than the overdraft rate charged to MasterCard by the MasterCard settlement bank. Refer to the “[Compensation](#)” subsection for more information.

An amount up to USD 5,000 is assessed for each failure after the second failure in a given calendar month, including when a member fails the 14:00 St. Louis time cutoff deadline three or more times in one calendar month.

## Compensation

Compensation means:

- Reimbursement to a member from MasterCard if the member has lost the use of funds.

MasterCard computes compensation owed to a member using the appropriate daily effective Settlement Bank Earnings Credit Rate in place during the failure period. All reimbursements to the membership are processed according to the “[Disputes and Claims Procedures](#)” section.

- Reimbursement to MasterCard from a member if the member had use of funds to which it was not entitled.

MasterCard will calculate the amount of interest compensation due by assessing 2% more than the overdraft rate charged to MasterCard by the MasterCard settlement bank. Refer to the “Compensation” section for more information.

## Compensation Calculations

Compensation paid to the membership shall be computed as follows:

$$\text{Compensation} = \frac{\text{Principal} \times \text{Settlement Bank Earnings Credit Rate} \times \text{Number of Days}}{360}$$

MasterCard remits compensation through the MasterCard Consolidated Billing System (MCBS).

Compensation to MasterCard shall be paid for the period from the date the transfer was due through the date that the respective funds are transferred correctly to the MasterCard net settlement account:

$$\text{Compensation} = \frac{\text{Principal} \times (\text{Settlement Bank Overdraft Rate} + 2\%) \times \text{Number of Days}}{360}$$

MasterCard uses the MasterCard Consolidated Billing System (MCBS) to collect compensation due.



### Note

**“Number of Days” includes the date a member or MasterCard fails to make payment of funds owed and includes the date the member or MasterCard pays funds owed, including weekends and MasterCard holidays.**

## **Reimbursement of the MasterCard Settlement Bank and MasterCard Arising from Member Failure**

MasterCard reserves the right to collect any costs related from a member's failure to comply with the *Settlement Manual* on behalf of the MasterCard settlement bank at the direction of the MasterCard settlement bank. Each member shall, at MasterCard or the MasterCard settlement bank's demand, refund to MasterCard any and all costs including, but not limited to interest, fees, taxes, compensation, assessments, or other costs paid by MasterCard to the MasterCard settlement bank or other person, entity, or local governing authority on account of such member's failure to comply with the *Settlement Manual*. In addition to these costs, MasterCard may also charge administrative or noncompliance fees, interest, or other administrative charges for the collection of such fees related to a member's failure to comply with the *Settlement Manual*. Each member shall indemnify and hold MasterCard and the MasterCard settlement bank harmless from and against any and all claims, losses, damages, liabilities, costs, and expenses, including reasonable attorneys' fees incurred by MasterCard or the MasterCard settlement bank by way of suit, claim settlement, or otherwise, alleged or to arise out of, arising out of, or in connection with services provided by MasterCard or the MasterCard settlement bank in connection with settlement. The MasterCard settlement bank shall be deemed to be a third party beneficiary of the preceding sentence with independent rights of enforcement.

## **Additional Administrative Fees Arising from Member Failure**

MasterCard reserves the right to charge the failing member a 2% surcharge assessed on any amount MasterCard collects on behalf of the MasterCard settlement bank or other person, entity, or local governing authority on account of such member's failure to comply with the *Settlement Manual*.

## **Disputes and Claims Procedures**

If a member disputes the amount of a net settlement credit or debit of which it has been advised and seeks compensation, the member must, upon discovery and in writing within one business day, request of the Customer Operations Services team an investigation of the matter. In any event, the member must effect the timely transfer of funds as reflected in the advisement to avoid settlement penalties unless notified otherwise by MasterCard. Upon request of MasterCard, the member must provide relevant clearing records or other documentation as necessary to evidence the amount involved.

## **Bilateral Agreements**

When two members decide to settle directly between themselves, they enter into a bilateral agreement. Both of the members' principal contacts must send written notice of the bilateral agreement to the Head of Global Settlement Services (GSS) at least 30 days before they process the initial transactions through the clearing system. If MasterCard has no record of receiving such written notification of direct member-to-member settlement from both members, the transactions will be rejected.

If members choose to settle directly between themselves, the transaction will not be a part of the settlement positions processed through the Settlement Account Management system.

## **Settlement Service Fees**

MasterCard uses a standard monthly billing schedule to assess fees to members for facilitating settlement services. MasterCard core services include the process of settlement (the movement of funds between members), and preparation and delivery of settlement advisements. Refer to the *MasterCard Consolidated Billing System Manual* for more information.

## **Liability**

Rule 1.1 of the rules portion of the MasterCard *Bylaws and Rules* manual is applicable to settlement activity. MasterCard does not incur any financial or other responsibility, or other liability to any member or other person for any loss, cost, or other damage arising out of the net settlement process described in this section (even if the loss, cost, or damage is caused by the failure of MasterCard to exercise ordinary care including, by way of example and not limitation, any error[s], delay[s] in effecting advisements[s] or funds transfers, or errors in transaction billing date transmissions) except due to an error by MasterCard that results in a transfer by MasterCard to a member of an insufficient amount of funds or in a transfer from a member of an excess amount of funds.

If MasterCard, in its sole discretion, accepts responsibility, the total maximum responsibility of MasterCard for the error(s) or delay(s), as the case may be, shall be the compensation defined in the "Compensation to Members" subsection.

Payment of principal (or a portion thereof) and compensation by MasterCard shall be a member's sole and exclusive remedy with respect to MasterCard for any and all damage incurred by it, directly or indirectly, as a result of its participation in the MasterCard net settlement program. In this respect, only a principal member and not the transfer agent's bank, if different, may recover compensation from MasterCard.

**Note**

**In no event shall MasterCard be responsible for any special, indirect, consequential, punitive, or other damages of any type.**

**Note**

**MasterCard disclaims all warranties with respect to the S.A.M. system, both expressed and implied, including, but not limited to, any implied warranty of merchantability or fitness for a particular purpose.**

## **Settlement Services**

*This chapter describes the types of settlement offered by MasterCard and defines the participation requirements of each service.*

Overview .....	2-1
Settlement Service Continuity Procedures.....	2-2
Intracurrency Settlement.....	2-2
Regional Settlement.....	2-2
Communication to Members .....	2-2
Settlement Service Selection Criteria .....	2-3
Settlement Service Selection Criteria .....	2-4
Settlement Service Selection Criteria Example.....	2-5
Settlement Service Selection Process Example .....	2-6
Transactions Between 3214 and 9876.....	2-7
Transactions Between 4521 and 9876.....	2-8
Transactions Between 4521 and 3214.....	2-8
Transactions Between 4521 and 8523.....	2-8
Regional Settlement Service .....	2-9
U.S. Dollar Settlement Requirements for US00000001, US00000002, AP00000010, and EU00000002 Services .....	2-10
U.S. Dollar Regional Funds Transfer for US00000001, US00000002, AP00000010, and EU00000002 Services .....	2-11
Other Regional Funds Transfers.....	2-11
Minimum Threshold for Funds Transfer .....	2-12
Regional Settlement Holidays .....	2-12
Intracurrency Settlement Service .....	2-13
Intracurrency Settlement Requirements .....	2-13
Intracurrency Participation Requirements.....	2-14
Intracurrency Funds Transfer.....	2-15
Intracurrency Settlement Holidays .....	2-16

## Overview

MasterCard requires members to select the settlement service in which they want to participate. The settlement service types offered by MasterCard are:

- Regional settlement
- Intracurrency settlement (or Domestic Settlement for MasterCard Europe members)
- Bilateral settlement

All members must participate in at least one regional settlement service. In the defined regional settlement service, members can settle either U.S. dollars or a local currency supported by MasterCard.

To use the intracurrency settlement service, members enter an intracurrency settlement arrangement and designate a settlement payment currency for all participating members. At least one acquirer and one issuer must participate in the intracurrency settlement arrangement. Each intracurrency settlement service must net to zero in the payment currency for each settlement date. Contact a Regional Office representative for additional information about intracurrency settlement participation.

One member may enter a bilateral agreement with another member to settle transactions between themselves. MasterCard is able to process the transactions and provide settlement detail within the outbound clearing message in the Global Clearing Management System (GCMS). However, MasterCard does not perform settlement, create settlement advisements, move funds between the two members, or provide any daily reconciliation and settlement reports for bilateral settlement activity. Both members that participate in a bilateral agreement must notify MasterCard prior to submitting bilateral transactions. Failure to notify MasterCard will result in rejected transactions.

All members must submit a complete Net Settlement Agreement (NSA) to select or change their selected regional or intracurrency settlement services. A member indicates the settlement payment currency on the NSA. Refer to [Chapter 4](#) of this manual for a complete listing of MasterCard-supported settlement currencies and their corresponding currency codes. [Chapter 4](#) also contains instructions for the completion of the NSA. Refer to the [NSA](#). MasterCard Remote Payment and Presentment Service (RPPS) members should refer to the [MasterCard RPPS User Guide and Operating Rules—Payment](#) to obtain a copy of the RPPS NSA to be completed.

MasterCard offers an enhanced settlement process called settlement service selection. Members that participate in regional settlement with the GCMS platform can settle transactions based on specific settlement selection criteria. This settlement selection criteria offers members the ability to customize settlement of the transactions processed by MasterCard. Refer to [Settlement Service Selection Criteria](#) in this chapter for more information.

May  
2006

## **Settlement Service Continuity Procedures**

MasterCard recognizes the value of providing to our members settlement in local currencies. The support of settlement in currencies other than U.S. dollars exposes MasterCard to several types of risk.

While MasterCard continues working to enhance and expand these services, certain economic, geopolitical, or other events may require MasterCard to suspend or discontinue settlement in a specific currency with little or no notification.

### **Intracurrency Settlement**

If MasterCard deems it necessary to suspend or discontinue one of its intracurrency settlement services, MasterCard will convert each participating member's settlement position to its regional settlement currency.

MasterCard will use the most recent published foreign exchange rates to perform this conversion.

### **Regional Settlement**

If MasterCard must suspend or discontinue one of its regional settlement services, MasterCard will convert each participating member's settlement position to the clearing system's base currency of U.S dollar.

### **Communication to Members**

If MasterCard suspends a settlement service, MasterCard will provide affected members and transfer agents with revised settlement advisements. In addition, MasterCard will publish a special member alert to describe the circumstances surrounding the event.

## **Settlement Service Selection Criteria**

Settlement service selection criteria functionality offers members that participate in regional settlement to customize settlement processing for their GCMS transactions. At this time, settlement service selection criteria is supported only by the GCMS platform. Members that participate in other clearing platforms will continue to abide by current business rules for settlement.

May  
2006

Members that participate in the GCMS platform may settle in multiple regional services using one member ID. The GCMS platform will use settlement service selection criteria to determine the member's settlement currency and account number when the member participates in more than one regional service. The following are settlement service selection criteria: transaction currency, card program identifier (CPI), issuer account range, acquirer BIN, issuer-only activity, or acquirer-only activity.

May  
2006

Members in Argentina, Brazil, Uruguay, and the Europe region that participate in intracurrency settlement services using one member ID will have predefined settlement service selection criteria. Refer to [Chapter 4](#), "Section V: Settlement Selection Criteria," for the list of intracurrency services and their predefined settlement criteria. Otherwise, members that choose to participate in multiple intracurrency settlement agreements using one member ID should contact their regional office and Customer Operations Services to discuss possible settlement options. The discussion will ensure that the settlement request meets the intracurrency agreement whereby all participants realize the expected settlement outcome.

Since a member may participate in multiple settlement arrangements per member ID for transactions processed within the GCMS platform, one regional settlement account must be defined as the default and carry no settlement service selection criteria.

May  
2006

## Settlement Service Selection Criteria

MasterCard has defined a process to use when a member wants to implement settlement service selection criteria functionality. Because of the complexity of settlement requests using selection criteria, the standard timeline for implementing a Net Settlement Agreement (NSA) with criteria will be waived and an implementation date will be determined on a case-by-case basis. Members that settle Global Clearing Management System (GCMS) transactions using the new functionality should expect to participate in the steps stated as follows:

1. The member communicates the business application for using settlement service selection criteria to their business contact. This includes defining the types of GCMS transactions to be processed and settled within a specific settlement account/currency.
2. MasterCard representatives work with the member to refine the request and assess the level of effort from a business and technical perspective to ensure that all needs are addressed. Testing of the new functionality may be required depending on the complexity of the request.
3. The member completes and delivers the NSA to MasterCard.
4. The member and MasterCard establish an implementation date.

**Note**

**MasterCard, in its sole discretion, may restrict usage of settlement selection criteria as deemed appropriate to protect MasterCard programs and ensure service quality.**

**Note**

**In connection with the implementation and activation of the capacity to direct settlement of GCMS processed transactions using settlement selection criteria, MasterCard strongly recommends testing. MasterCard cannot ensure that the implementation and activation of this functionality will not affect the qualification of transactions for new and existing accounts under the member's ID/ICA if testing is not executed. The member and transfer agent will assume all risks (including, without limitation, paying assessments associated with the failure to transfer funds in accordance with the *MasterCard Settlement Manual*) and indemnify MasterCard against all loss, damage, liability arising out of or relating to the implementation and activation of the capacity to direct settlement of GCMS processed transactions without testing.**

## Settlement Service Selection Criteria Example

The following example shows how one of the members processing through GCMS may establish criteria for settlement service selection:

<b>Member</b>	<b>Settlement Account Number</b>	<b>Settlement Service</b>	<b>Issuer Account Range</b>	<b>Acquirer BIN</b>	<b>Acquirer Only</b>	<b>Issuer Only</b>	<b>Transaction Currency</b>	<b>Card Program Identifier</b>
1234	MMMN	Intracurrency A Hong Kong Dollar settlement currency	none specified	none specified	none specified	none specified	none specified	none specified
	BBBCCC	Regional A Japanese Yen settlement currency	none specified	none specified	none specified	none specified	Japanese Yen, MCC Hong Kong Dollar	
	AAABBB	Default Service Regional B USD settlement currency	none specified	none specified	none specified	none specified	none specified	none specified

May  
2006

Member 1234 has chosen to participate in intra-currency settlement and two regional services with one being the default regional service. In one of the regional settlement services, the member has included specific criteria to guide settlement, as follows:

- Intracurrency A supports all transactions applicable to the intracurrency agreement.
- Regional A supports transaction currency processed in Yen and Hong Kong Dollar along with the card program identifier of MasterCard® Credit.
- Regional B is defined as the regional default. If the transactions processed do not meet the business requirements or settlement criteria defined for intracurrency A or regional A, then the transaction will settle in regional B.

After the member determines the settlement parameters necessary to guide the transactions for settlement, the member must complete a NSA. Instructions for completing the NSA are in [Chapter 4](#).

## **Settlement Services**

### **Settlement Service Selection Criteria**

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The hierarchy for settlement service selection is bilateral, intracurrency, regional, and then the regional default. The settlement service selection process evaluates member participation in this order. If no intracurrency settlement service agreement exists in which both members participate, MasterCard assigns settlement to each member's regional settlement service and account information.

If, during the settlement service selection process, it is determined that the transaction qualifies for multiple settlement services within the same level, GCMS will use the parameters with the most specific matching criteria. Refer to the table above for an example of the multiple settlement services within the same level.



#### **Note**

Refer to Chapter 5 of the [GCMS Reference Manual](#) for additional information on the GCMS settlement service selection process.

## **Settlement Service Selection Process Example**

To illustrate the settlement service selection process, assume that the following members participate in settlement service agreements, with no additional criteria specified, per the following table:

<b>Member</b>	<b>Intracurrency</b>	<b>Regional</b>
1234	X	X
5678	X	X
6541		X

Assume that members 1234 and 5678 participate in the same intracurrency settlement agreement. Based on the previous table, the following settlement services would be selected:

<b>Transactions between...</b>	<b>Would use the following settlement service</b>
1234 and 5678	Intracurrency settlement
5678 and 6541	Regional settlement
6541 and 1234	Regional settlement

To further illustrate settlement service selection, the following example includes settlement for intracurrency and regional services utilizing settlement criteria:

<b>Member</b>	<b>Settlement Account and Settlement Currency</b>		<b>Settlement Service ID</b>	<b>Issuer Account Range</b>	<b>Acquirer BIN</b>	<b>Acquirer Only</b>	<b>Issuer Only</b>	<b>Transaction Currency</b>	<b>Card Program Identifier</b>
	<b>Settlement Currency</b>	<b>Settlement Account</b>							
3214	LLLRRR SGD-702	Intracurrency A	none specified	none specified	none specified	none specified	none specified	none specified	none specified
	UUUBBB MYR-458	Regional F default							
9876	KKKFFF SGD-702	Intracurrency A	none specified	none specified	none specified	none specified	none specified	none specified	none specified
	JJJLLL CAN-124	Regional E							
	AAAMMM AUD-036	Regional C default	none specified	none specified	none specified	none specified	none specified	Canadian Dollar	MCC
4521	RRRVVV JPY-392	Regional B	none specified	none specified	none specified	none specified	Yen	none specified	none specified
	VVVPVP USD-840	Regional D default	none specified	none specified	none specified	none specified	none specified	none specified	none specified
8523	SSSMMM USD-840	Regional D default	none specified	none specified	none specified	none specified	none specified	none specified	none specified

May 2006

### **Transactions Between 3214 and 9876**

Transaction currency is Singapore Dollar and the Card Program Identifier is MasterCard® Credit. Sending and receiving members both participate in the Intracurrency agreement. Settlement is as follows:

- 3214 will settle in account LLLRRR/SGD-702, Intracurrency A
- 9876 will settle in account KKKFFF/SGD-702, Intracurrency A

**Transactions Between 4521 and 9876**

Transaction currency is Canadian Dollars and the Card Program Identifier is MasterCard® Credit. Settlement is as follows:

- 4521 will settle in account VVVPPP/USD-840, Regional D—Member's regional default service
- 9876 will settle in account JJJLLL/CAN-124, Regional E

**Transactions Between 4521 and 3214**

Transaction currency is Yen and the Card Program Identifier is MasterCard® Credit. Settlement is as follows:

- 4521 will settle in account RRRVVV/JPY-392, Regional B
- 3214 will settle in account UUUBBB/MYR-458, Regional F—Member's regional default service

**Transactions Between 4521 and 8523**

Transaction currency is U.S. Dollar and the Card Program Identifier is MasterCard® Credit. Settlement is as follows:

- 4521 will settle in account VVVPPP/USD-840, Regional D—member's regional default service
- 8523 will settle in account SSSMMM/USD-840, Regional D—member's regional default service

## **Regional Settlement Service**

Regional settlement allows members to settle their activity in any regional settlement currency supported by MasterCard independent of the settlement currency of the other party to the transaction. Members must participate in a regional settlement service. However, the members involved in a clearing transaction that qualifies for regional settlement are not required to settle in the same regional settlement service.

In order to participate in a regional settlement service, members must meet the following requirements:

- The member must identify an acceptable transfer agent's bank for net settlement payments or receipts.
- The member must have an agreement with its transfer agent's bank to transfer funds via the applicable funds movement mechanism available for the regional currency to be transferred.
- MasterCard must approve of the currency for settlement. MasterCard may add or remove supported currencies at any time.
- The member must honor holiday schedules as published by MasterCard.



**Note**

**All members must have a default regional settlement arrangement defined.**

MasterCard charges members that participate in regional settlement service (U.S. dollar or local currency) a monthly settlement service participation fee. The monthly fees are assessed for each transfer agent's settlement account within the regional settlement service. The fees cover the administrative costs that MasterCard incurs.

The settlement service fees appear on the member's GB073010-AA Customer Service Summary MCBS report.

Members that choose to settle in local currency must indicate the settlement currency in the Net Settlement Agreement (NSA) and receive approval from MasterCard for its use. The member must return the NSA to MasterCard at least 30 days before settlement implementation.

Any member that wants MasterCard to consider supporting a new regional settlement service currency should submit its request in writing and identify the chosen transfer agent's bank for consideration to the Head of Global Settlement Services (GSS).

MasterCard will base its approval of a local currency for regional settlement on factors including, but not limited to, currency liquidity, economic feasibility, and local banking regulations.

Refer to Appendices [B](#) and [C](#) for scenarios of regional settlement service processing by currency.

May  
2006

## **U.S. Dollar Settlement Requirements for US00000001, US00000002, AP00000010, and EU00000002 Services**

The following are requirements specific to U.S. dollar settlement:

- The member must maintain a U.S. dollar account at a transfer agent's bank that is a member of the Federal Reserve System in the United States, or maintain an account at the MasterCard settlement bank.
- The transfer agent's bank must be prepared to receive and respond to a Fedwire credit and Federal Reserve 1031 drawdown request.

To participate in regional U.S. dollar settlement, the member must provide to both MasterCard and the member's designated transfer agent's bank a letter authorizing the transfer agent's bank to accept and act on settlement instructions it receives from MasterCard. An original, signed debit authorization letter must be forwarded to MasterCard along with the Net Settlement Agreement (NSA). An original, signed debit authorization letter should be forwarded to the banking institution where the account resides. The form and content of this authorization letter must be acceptable to MasterCard. Refer to the [U.S. Dollar Debit Authorization Letter for Wire Transfers](#).

May  
2006



**Note**

**Members participating in regional settlement services that settle in currency other than U.S. dollars are not required to complete the Authorization Letter for Wire Transfers.**

## **U.S. Dollar Regional Funds Transfer for US00000001, US00000002, AP00000010, and EU00000002 Services**

A transfer agent's bank settling on behalf of a member with a net debit settlement position for the day must transfer the appropriate amounts to the MasterCard settlement bank by 14:00 St. Louis time, the same day. All late payments to the MasterCard net settlement account will be subject to a non-compliance assessment, including those received after 14:00 but before the close of the business day. For U.S. dollar regional settlement, refer to the table below to determine the status of funds based on receipt at the MasterCard settlement bank:

<b>If funds are received by...</b>	<b>Then their status will be...</b>	<b>Assessment?</b>
14:00 St. Louis time, same day	On-time	No
Close of business, same day	Late	Yes
Next business day	Late	Yes

If a member cannot transfer funds by 14:00 St. Louis time, it must transfer funds by the close of the business day in St. Louis (17:00).

MasterCard bases its approval of U.S. dollar settlement outside the U.S. region on factors including, but not limited to, availability, local custom, and economic feasibility.

When a transfer agent's bank maintains a U.S. dollar account with the MasterCard settlement bank, the MasterCard settlement bank effects a book transfer. The MasterCard settlement bank will initiate instructions through the Federal Reserve using a Fedwire 1031 drawdown message to initiate collection of U.S. dollar payments from accounts maintained at other financial institutions.

## **Other Regional Funds Transfers**

MasterCard does not support direct debits to members' settlement accounts except via book transfers from accounts held at the main European settlement bank, HSBC.

## Minimum Threshold for Funds Transfer

MasterCard has established criteria for small dollar payments that will help members that participate in regional settlement services to manage their settlement costs. MasterCard will use the following criteria to determine if a payment meets the threshold minimums:

- The payment is a minimum of USD 1,000 equivalent for net settlement to or from MasterCard.
- MasterCard will retain the funds transfer for 10 business days if the cumulative net settlement amount remains less than the threshold minimum.

S.A.M. will review net settlement positions at the transfer agent level<sup>1</sup> to determine whether the net settlement position meets the criteria for a small dollar payment.

MasterCard will communicate the dates, amounts, and cumulative value associated with the payments that MasterCard is holding through a Transfer Agent Advisement Exception report. Refer to [Appendix A](#) for more information about this report.

Currently, this functionality does not apply to participants of RPPS and intracurrency services. Members participating in the European regional settlement services defined in [Appendix C](#) may choose to participate by completing the [Participant of Transfer Funds Order Minimum Thresholds](#) form. For all other settlement services, members will automatically participate by default. Members choosing not to participate must complete and submit the [Non-participant of Transfer Funds Order Minimum Thresholds](#) form.

May  
2006

## Regional Settlement Holidays

MasterCard determines the holidays that regional settlement service participants will observe and may change at any time. When the transfer of funds is late, the computation of compensation will include holidays occurring between the date that the transfer should have occurred and the date that the transfer took place. Refer to the [Quick Reference Booklet](#) for a current MasterCard U.S. holiday schedule. Regional holidays are published monthly, one month in advance, in the *Global Operations Bulletin*.

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<sup>1</sup> The transfer agent level represents the level at which the assigned clearing bank generates or receives a transfer order for the daily net settlement.

## **Intracurrency Settlement Service**

Each member has the option to use the MasterCard intracurrency settlement services in addition to its regional (U.S. dollar or local currency) settlement services. All participating MasterCard members in the specified arrangement settle their MasterCard activity through the MasterCard local intracurrency settlement agent in a common currency.



**Note**

**A member must have a default regional settlement arrangement in place before participating in an intracurrency settlement arrangement.**

### **Intracurrency Settlement Requirements**

In establishing an intracurrency settlement relationship, the following must occur:

- MasterCard establishes an agreement with the local settlement bank and holidays are defined.
- All participating members complete a Net Settlement Agreement and complete member testing.
- Members agree on settlement currency.

The intracurrency settlement service has the following features:

- Members in a single country or members in multiple countries designate a single settlement currency for the arrangement. All transactions occurring between participating members will be settled in the designated currency.
- Settlement cutoff for intracurrency settlement service can occur after any one of the multiple clearing cycles if all members participating in the service agree on the settlement cutoff time.
- Members may use a local settlement bank as approved by MasterCard.
- Members may set the local holiday processing schedule by defining up to 21 holidays for their arrangement's local settlement bank.
- Settlement advisements are provided in the currency of the intracurrency settlement arrangement.
- The service may reduce member costs associated with foreign exchange risk.

Each member that requests participation in an intracurrency settlement arrangement must complete a Net Settlement Agreement (NSA). This allows MasterCard to process local transactions that qualify for intracurrency settlement through the clearing system(s) for settlement in the designated currency. For more information about the NSA, refer to [Chapter 4](#). Refer to the [NSA](#).

Intracurrency settlement supports the settlement of transactions in a local currency common to the participating members regardless of the transaction currency. It also supports local holiday schedules as provided by the local settlement bank. The clearing system and the Settlement Account Management (S.A.M.) system separate intracurrency settlement qualifying transactions from all other transactions. MasterCard settles all intracurrency settlement qualified transactions in the agreed upon currency of the arrangement.

Intracurrency settlement guarantees the same reliability and service levels that members experience when sending non-intracurrency settlement transactions to the clearing system.

All participating members must complete the required documentation before they can implement an intracurrency settlement program.

## **Intracurrency Participation Requirements**

Intracurrency settlement is structured as a series of legal agreements between the following participants:

<b>Participant</b>	<b>Responsibility</b>
MasterCard Issuer	Agrees to participate in settling local transactions in the local settlement currency of the intracurrency arrangement.
MasterCard Acquirer	Agrees to participate in settling local transactions in the local settlement currency of the intracurrency arrangement.
Local Settlement Bank <sup>a</sup>	Agrees to facilitate settlement for intracurrency participants.
MasterCard International	Agrees to provide clearing, settlement, and MIS reporting services for intracurrency transactions.

<sup>a</sup> Local Settlement Bank refers to any bank, agent, or other entity appointed to represent MasterCard to effect settlement in the local market.



**Note**

**Using the MasterCard systems to process intracurrency transactions involves the movement of financial information across country borders. Members should contact local banking and legal experts before requesting intracurrency arrangements to ensure that the implementation may proceed without violating local banking regulations.**

## **Intracurrency Funds Transfer**

Intracurrency settlement provides members the opportunity to process and settle their local transactions in the currency of the arrangement. The currency conversion process, if necessary, will convert the transaction currency amounts to the settlement currency amounts.

The MasterCard Global Settlement Operations Department will arrange a local banking relationship to effect payments for intracurrency settlement processing. MasterCard will designate a local settlement bank for this purpose. MasterCard will establish a net settlement account at the designated settlement bank when applicable. In addition, both MasterCard and a duly authorized agent of the settlement bank must sign a Settlement Services Agreement before intracurrency settlement can occur in a given settlement currency.

MasterCard may require members to open settlement accounts at the designated settlement bank, though whenever possible, the local interbank payment process will be used.

Each intracurrency settlement arrangement will have its own unique funds transfer procedures. Generally, funds transfers will occur between the designated MasterCard settlement account and the accounts of members located either at the settlement bank or at a designated transfer agent's bank. Under the terms of the Settlement Services Agreement, MasterCard will notify members as to the value dating custom, funds transfer process, and all applicable times and deadlines.

In all cases, the funds transfers must be made on the value date as instructed in the settlement advisement. The funds transferred must be in the currency of the arrangement.

## **Intracurrency Settlement Holidays**

The net settlement process recognizes holidays that the local settlement bank in the intracurrency settlement arrangement designates. If a funds transfer for a member in a net credit position cannot be accomplished because of a transfer agent's bank holiday, even when the intracurrency settlement bank is open for business, and the member has notified MasterCard in advance, the transfer will be accomplished on the next bank business day and no compensation will be due. Members in a net debit position must prefund or make other arrangements with the settlement bank.

Members involved in an intracurrency arrangement elect to settle their intracurrency activity based on the holiday schedule of their intracurrency settlement bank.

# 3

## ***Transaction Processing Systems***

*This chapter describes each of the transaction processing systems that pass activity to the Settlement Account Management system.*

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Overview .....	3-1
Global Clearing Management System.....	3-2
Remote Payment and Presentment Service .....	3-2
Regional Service Center/Australasian Processing Centre.....	3-3
MasterCard Debit Switch.....	3-3
MasterCard Consolidated Billing System.....	3-4
Regional Clearing Management System.....	3-5

## Overview

MasterCard clearing systems provide files for input into the Settlement Account Management (S.A.M.) system. These files provide summaries of all financial transactions processed for a clearing cycle. Each time a financial clearing message is exchanged, the transaction amount is paid to one member (usually the sender of the message or the acquirer) and collected from the other member (usually the receiver of the message or issuer). The processing and routing of these financial transactions between acquirer and issuer is through the MasterCard clearing systems, including the following:

- Global Clearing Management System (GCMS)
- Remote Payment and Presentment Service (RPPS)
- Regional Service Center (RSC)
- MasterCard Debit Switch (MDS)
- MasterCard Consolidated Billing System (MCBS)
- Regional Clearing Management System (RCMS)

Settlement through the S.A.M. system is organized and reported by member IDs. When a participant's member ID is in a net debit position or net credit position with MasterCard, MasterCard will send an advisement of the settlement position. This notification is called a Net Settlement Advisement.



**Note**

**Members formerly processing through the European Common Clearing and Settlement System (ECCSS) are now processing through GCMS.**

May  
2006

## **Global Clearing Management System**

The Global Clearing Management System (GCMS) is a centralized facility, owned and operated by MasterCard International for the daily processing and routing of worldwide financial transactions between MasterCard International and its members.

GCMS receives and balances financial information. The 24-hour clearing period is separated into six separate cut off cycles known as clearing cycles. A clearing cycle is a time window that is open for all MasterCard members to submit clearing transactions. Settlement may occur following any of the six clearing cutoffs, if agreed to by MasterCard. The settlement cutoffs supported for GCMS are 00:00, 03:00, and 08:00 St. Louis time.

GCMS provides summarized settlement information to the Settlement Account Management (S.A.M.) system, which generates advisement messages and Transfer Funds Orders (TFOs). For more information about the Global Clearing Management System, refer to the [\*GCMS Reference Manual\*](#).

## **Remote Payment and Presentment Service**

The MasterCard Remote Payment and Presentment Service (RPPS) is an electronic network of consumer bill payment and presentment providers for processing financial and non-financial transactions. RPPS is an electronic network designed to route, settle, and present financial transactions for participating members. RPPS also processes data and payments for credit counseling agencies, walk-in payment service providers, and balance transfers between creditors.

RPPS uses the MasterCard Settlement Account Management (S.A.M.) system to perform the funds movement associated with sending and receiving payments. After RPPS successfully completes its daily processing, it creates a settlement file for input to S.A.M. Before input to S.A.M., the RPPS settlement file must first be in proof, that is, all the received originator payment amounts less any rejected payment amounts must equal the payment amounts being sent to concentrators. This reconciliation ensures that payments are not lost or distorted during processing. For more information, refer to the [\*MasterCard RPPS User Guide and Operating Rules—Payment\*](#) or contact New Business Development at 1-914-249-5574.

RPPS USD settlement service cutoff is 04:05 St. Louis time.

## **Regional Service Center/Australasian Processing Centre**

The Regional Service Center (RSC) is a globally distributed architecture that provides integrated credit authorization and debit processing. The RSC architecture was developed to address the limitations of the completely distributed Authorization and the centralized Clearing and Debit networks.

The RSC environment currently supports the Australasian Processing Centre (APC). The APC has members participating in a regional settlement service, which allows members to settle their debit card transactions in Australian (AUD), New Zealand (NZD), United States (USD), or Hong Kong (HKD) dollars. This arrangement supports transactions exchanged between the APC members and also transactions exchanged between APC and the MasterCard Debit Switch (MDS). For more information, refer to the *Transaction Processing for Regional Service Centers*.

RSC settlement service cutoffs are 08:00 and 10:30 St. Louis time.

RSC APC provides summarized debit settlement information to the Settlement Account Management (S.A.M.) system, which generates advisement messages and Transfer Funds Orders (TFOs). For more information about the RSC APC, refer to the *Transaction Processing for Regional Service Centers*.

## **MasterCard Debit Switch**

The MasterCard Debit Switch (MDS) is the debit system that settles directly with debit processors via the Automated Clearing House (ACH) or through S.A.M. via GCMS. If settlement is through S.A.M., MDS transmits the transactions to GCMS and GCMS includes them in its feed to S.A.M. If the member elects net settlement through S.A.M., settlement can occur in regional or intracurrency settlement services. MDS settlement via ACH is only in U.S. dollars.

The MDS processes transactions seven days a week, 365 days a year. Acquirer and issuer processors are responsible for individual settlement with terminal owners and card issuers; the MDS will settle only with each processor, unless the processor supports the Member Level Settlement option. For more information, refer to section 3 of the *MDS Programs and Services* manual.

May  
2006

All MDS settlement processing begins at the end of each settlement day. Processors are required to reconcile with the MDS based on the MDS settlement date transmitted in the online transaction request message. The processor is responsible for maintaining any reconciliation files that may be necessary. Processors may find that settlement totals presented by the MDS differ from their calculated settlement totals. In these instances, processors must establish internal suspense accounts to account accurately for any out-of-balance conditions with MDS.

May  
2006

Depending on the online interface, the MDS can settle with each processor in one of the following ways:

- Automated Clearing House (ACH) System (USD only)
- GCMS via IPM 1740/Fee Collection Messages
- GCMS via IPM 1240/First Presentment Messages (Detail)

## **MasterCard Consolidated Billing System**

The MasterCard Consolidated Billing System (MCBS) consolidates and centralizes charges billed by MasterCard International for products, programs, and services.

By centralizing the billing function, MCBS improves the following:

- Audit controls and balancing
  - Simplifying billing reconciliation
  - Eliminating miscellaneous debits and credits
  - Reducing the need for Fee Collection Messages for MasterCard billing purposes
- Reports, providing clear and concise information including billing event descriptions, billing rates, detailed affiliate reporting, and other detailed billing information

All members must designate and use a single Automated Clearing House (ACH) account for all MasterCard (MCBS) collection activity other than settlement of interchange transactions. MasterCard will charge for each ACH returned item. Alternatively, members may elect to settle billing activity via their regional settlement service in S.A.M. Refer to the *MasterCard Consolidated Billing System Manual* for additional details.

## **Regional Clearing Management System**

The Regional Clearing Management System (RCMS) is a centralized facility, owned and operated by MasterCard International for the daily processing and routing of the United Kingdom domestic financial transactions for the Switch and Solo national brands between MasterCard International and UK members.

RCMS settlement service cutoff is 06:30 St. Louis time.

RCMS provides summarized Switch and Solo brand settlement information to S.A.M., which generates advisement messages and Transfer Funds Orders (TFOs).

For more information on the RCMS platform, please contact the Customer Services team.

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# 4

## ***Net Settlement Agreement***

*This chapter describes the gives procedures for completing the Net Settlement Agreement.*

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Overview .....	4-1
Accessing the Net Settlement Agreement.....	4-1
Net Settlement Agreement and Change Request .....	4-2
Settlement Requirements for All Members.....	4-3
Net Settlement Agreement Instructions .....	4-5
Section I: Principal Member Information.....	4-5
Member Detail .....	4-5
Section II: Settlement Information.....	4-6
Determining Regional or Intracurrency Settlement.....	4-8
Section III: Transfer Agent Information .....	4-15
Pay Thru Bank Information.....	4-17
Section IV: Settlement Through Another Principal Member (Consolidation).....	4-19
Section V: Settlement Selection Criteria .....	4-20
GCMS Settlement Service Selection Criteria.....	4-22
Section VI: Daily Net Settlement Advisement Transmission (Optional).....	4-24
Section VII: Agreement and Contact Information .....	4-26
What Sections of the NSA are Applicable to My Settlement Arrangement? .....	4-27

## Overview

The Net Settlement Agreement (NSA) represents an agreement by and between members, their designated transfer agents, and MasterCard. A submitted NSA indicates that the member and designated transfer agent agree:

- That MasterCard will be notified when any information within the NSA changes (such as contact or account information)
- Not to modify the form or content of the NSA
- To take full responsibility for any error or omission
- To fully comply with the obligations set forth in the *Settlement Manual*
- To comply with all MasterCard bylaws, rules, operating procedures, policies, and other standards at all times
- To confirm that the personnel responsible for signing the NSA are authorized to do so on behalf of the member and designated transfer agent

This agreement:

- Establishes settlement relationships and conveys rights to access and control over accounts and funds transfer instructions
- Identifies personnel responsible for settlement responsibilities
- Establishes a relationship between the MasterCard settlement bank, the mutual correspondent bank, the transfer agent's bank, and the pay thru bank
- The NSA now can be accessed via MasterCard OnLine®. It is an interactive tool between the member and MasterCard.

May  
2006

## Accessing the Net Settlement Agreement

Members viewing this manual electronically may gain online access by clicking [NSA](#).

## **Net Settlement Agreement and Change Request**

Each member must complete and return an original Net Settlement Agreement for net settlement purposes to MasterCard a minimum of 30 days before becoming active in MasterCard® card programs. The agreement must have the original signature of the principal member contact. In addition to the principal member contact, the transfer agent contact (account owner) must also sign when the principal member participates in a consolidated settlement relationship.

When properly completed, the agreement gives MasterCard the required information to add the member to the Settlement Account Management (S.A.M.) system. The S.A.M. system requires the inclusion of the information contained in the completed agreement to complete the settlement function properly.

MasterCard requires that a Net Settlement Agreement for a new member be activated no later than six months after MasterCard receives it. If MasterCard and the member do not implement settlement according to the agreement within those six months, the member must submit a letter from the principal contact affirming that the original Net Settlement Agreement is still valid. If the member has any changes, it must submit a complete replacement Net Settlement Agreement.

Members that participate in the MasterCard Remote Payment and Presentment Service (RPPS) platform should refer to the [\*MasterCard RPPS User Guide and Operating Rules—Payment\*](#) to obtain a copy of the RPPS Net Settlement Agreement. All members that participate in the other clearing platforms that S.A.M. supports should refer to [\*Net Settlement Agreement\*](#).

Once a member becomes active in a MasterCard® card program, changes required to the member's profile are accomplished by resubmitting a complete Net Settlement Agreement to MasterCard.

Members should review the information in this chapter with the appropriate individuals at the transfer agent's bank, and direct any questions via phone, fax, or letter to:

Customer Operations Services Team  
MasterCard International  
2200 MasterCard Boulevard  
O'Fallon MO 63368-7263  
USA

Phone: 1-636-722-6100  
Telex: 434800 answerback: 434800 ITAC UI

Refer to the [Net Settlement Agreement](#).

## **Settlement Requirements for All Members**

MasterCard settles with principal members and their designated correspondent banks, but not affiliates. Both the MasterCard settlement bank and the member's transfer agent bank must perform net settlement. Before performing net settlement, all principal members must:

- Determine the settlement service type in which to participate: regional settlement or intracurrency settlement. This decision is based on the agreement between participating members to settle in a designated currency.
- Determine the regional settlement default. The member must establish at least one regional settlement agreement. This regional service will be defined as the member's default service for settlement. If the member processing within the Global Clearing Management System (GCMS) application establishes many settlement agreements with specific settlement selection criteria, the default regional service will be the "catch-all" for transactions that do not meet the defined settlement selection criteria of the other services requested by the member.
- Complete each of the seven sections of the NSA, as applicable, to provide necessary settlement profile information.
- Designate and establish a transfer agent's bank/pay thru bank to receive and pay funds on the member's behalf. This member transfer agent's bank must be able to execute funds transfer instructions to the MasterCard settlement bank or the MasterCard mutual correspondent bank.
- Determine a member and/or transfer agent contact who is familiar with the member's net settlement and funds transfers operation and who is responsible for handling the member's settlement account.
- Determine the method used to receive the advisement message. Available methods are MasterCard eService through MasterCard OnLine, fax, S.W.I.F.T., and e-mail.

The following situations describe consolidated relationships.

1. A principal member maintains multiple member IDs for settlement. This member may designate a lead member ID to effect settlement for multiple member IDs.

May  
2006

## **Net Settlement Agreement**

### **Settlement Requirements for All Members**

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2. A principal member designates another principal member to act as transfer agent to facilitate settlement on its behalf. The principal member must complete section IV of the NSA instead of section III. The principal member completes section IV to indicate the consolidated relationship.
3. Third Party Providers (TPPs) or Member Service Providers (MSPs) are prohibited from processing, owning, or controlling settlement funds.
4. In a consolidated relationship, the designated transfer agent may request to receive a Transfer Agent Detail Advisement. Each member ID and the corresponding activity will appear in a separate section of the advisement. In addition, if requested, each member participating within a consolidated arrangement may request to receive a Member Detail Advisement. The member may request an advisement by completing section VI of the NSA.

May  
2006

As an option, S.A.M. will transmit an advisement to the transfer agent's bank indicating the member's net settlement position. Advisements are transmitted each settlement day. Refer to [Appendix A](#) for examples of advisements and their field descriptions.

May  
2006

All members that have a net credit settlement position on a given day are paid from the funds transferred into the MasterCard net settlement account by the members that receive a debit position on the value date. Where applicable, MasterCard generates transfer funds order messages to the settlement bank to:

- Debit the MasterCard account and transfer funds to the member's transfer agent bank, or
- Initiate a 1031 drawdown to the member's transfer agent bank instructing it to forward the funds to the MasterCard settlement bank when settling in USD when the settlement bank is located in the United States, or
- Acknowledge transfer funds order messages to expect payments initiated by the member's transfer agent bank to the MasterCard account.

Refer to Appendices [B](#) and [C](#) for more information on regional settlement services.

May  
2006

When settling in USD when the settlement bank is located in the United States, the transfer agent's bank with a net debit position for the day must transfer the appropriate amounts to the MasterCard settlement bank by 14:00 St. Louis time, on the value date, or subject the member to penalties.



#### **Note**

**All communication between a transfer agent's bank and the MasterCard settlement bank involving net settlement funds must include the MasterCard settlement account name, account number, and the member ID assigned to the member.**

## Net Settlement Agreement Instructions

The following pages contain instructions for completing the [Net Settlement Agreement \(NSA\)](#). Before a member or its designated transfer agent can become active in MasterCard® card programs, they must complete this agreement.

Members must complete each page, when applicable, before submitting the NSA to MasterCard for processing. The NSA must contain information as detailed in the following sections.

### Section I: Principal Member Information

Complete this section to provide specific member information necessary to establish a settlement account relationship with MasterCard. If delivering multiple settlement agreements at the same time, complete Section I once per member ID and attach with applicable sections of the NSA.

#### Member Detail

Members must provide the following information:

Field	Description
Member Name	Name of principal member institution.
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint.
Member Address	Full address (street, city, state/province, ZIP/postal code, and country) where the member is located.
Member Settlement Contact	The individual responsible for managing the settlement activity.

May  
2006

# **Net Settlement Agreement**

## **Net Settlement Agreement Instructions**

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Initials at the bottom of the page demonstrate that the required individuals have reviewed and agree with the information detailed therein.

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### **Information in this field... Indicates...**

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Principal Contact Initials	The designated principal contact for the member has reviewed and agrees with the information listed within each page.
Selection of Settlement Services in trailer section	Complete only when submitting multiple agreements for one member ID/ICA at one time. Indicate the applicable settlement service for the paperwork.

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## **Section II: Settlement Information**

The member must designate the purpose of completing the NSA. The following chart will assist the member in determining the action of the NSA:

Action	Definition	Applicable NSA Sections
New Settlement Request	Member is submitting a new settlement account and currency	I, II, III or IV, V, VI, VII
Settlement Account Change	Member is changing its existing settlement account	I, II, III or IV, V, VI, VII
Advisement Change	Member is requesting to add, change, or delete an advisement destination	VI
Delete Settlement Request	Member is removing a settlement account and currency. The settlement information in the NSA will be inactivated in the settlement application, S.A.M. If requesting a member ID to be deleted, contact Customer Operations Services.	I, II, III or IV, V, VII
Change Settlement Service Criteria	Member is updating its current settlement selection criteria. The section must contain all criteria values (including any new or remaining criteria) that will determine the settlement account and currency under which the GCMS transaction will settle.	I, II, III or IV, V, VI, VII

**Net Settlement Agreement**  
**Net Settlement Agreement Instructions**

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Action	Definition	Applicable NSA Sections
Change Regional Default	Member is changing an existing regional settlement account and currency to now be the regional default settlement account and currency. When this request is implemented in the settlement application S.A.M., the settlement service selection criteria will be deleted within the existing regional settlement account.	I, II, III or IV, VI, VII

Once the purpose of the NSA is determined, the member must specify one of the following types of settlement service:

- **Regional Settlement**—The settlement service that MasterCard uses to credit or debit a member's account in the member's settlement currency. At least one regional settlement agreement must be defined for the member. If it is determined that the member will participate in one regional settlement agreement, this regional service should be identified as the default regional settlement service. When the member defines the default regional settlement service, no lower-level settlement criteria, offered in section V, may be requested.

When a member determines it will participate in more than one regional settlement for GCMS processed transactions, lower-level settlement criteria will be required to distinguish what activity will be settled through the different regional services. The settlement activity for regional settlement outside of the default regional service will be communicated through the NSA. Separate sections stated below must be completed within the NSA for each member ID to guide settlement for each regional service settlement account/currency:

- Transfer Agent Information/Pay Thru Bank Information in section III

**OR**

Consolidated Settlement Through Another Principal Member section IV

- Settlement Selection Criteria section V (completed only for GCMS processed transactions and when identifying settlement for regional services that are **not** the regional default)
- Daily Transfer Net Settlement Agent Advisement Transmission section VI (completed if the member chooses to receive an advisement)
- Agreement and Contact Information section VII

## **Net Settlement Agreement**

### **Net Settlement Agreement Instructions**

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- **Intracurrency Settlement**—The MasterCard settlement service used by members and transfer agents to settle in a mutually agreed upon currency. This agreement requires that settlement for the mutually agreed upon currency will net to zero daily between all participating members.

Intracurrency settlement agreements between members that participate in intracurrency settlement will determine the application of the settlement criteria within section V. Therefore, individual members will not define unique settlement criteria when participating in intracurrency settlement and will not complete section V. However, if the member determines that settlement selection criteria is needed to support its settlement needs, it is required that the member contact its regional office and Customer Operations Services for review before submitting the NSA. Separate sections stated below must be completed within the NSA for each member ID to settle within an intracurrency service settlement account/currency:

- Transfer Agent Information/Pay Thru Bank Information in section III

**OR**

Consolidated Settlement Through Another Principal Member section IV

- Daily Transfer Net Settlement Agent Advisement Transmission section VI (completed if the member chooses to receive an advisement)
- Agreement and Contact Information section VII

### **Determining Regional or Intracurrency Settlement**

The three-digit or numeric code identifies settlement currencies supported by MasterCard. The following tables list these regional and intracurrency settlement currencies. Determine regional or intracurrency settlement by evaluating the settlement currencies in the tables.

If MasterCard deems it necessary to suspend or discontinue one of its intracurrency settlement services because of an uncontrollable event, MasterCard will convert each participating member's settlement position to its regional default settlement currency. Each member is required to complete a NSA for the default regional currency.



#### **Note**

**The member should consider the following factors when determining participation in regional settlement: settlement currency, MasterCard settlement bank, member ID's licensed region, and the supported clearing system. Refer to Appendices B and C for more information on regional settlement services.**

May  
2006

**Net Settlement Agreement**  
**Net Settlement Agreement Instructions**

**Regional Settlement Currency**

<b>Country Name and Code</b>	<b>Settlement Currency Codes</b>	<b>Currency Name</b>	<b>Supported Clearing System(s) and Settlement Service ID</b>	<b>Licensed Region of Member ID <sup>a</sup></b>	<b>MasterCard Settlement Bank <sup>b</sup></b>	<b>Settlement Service Cutoff in St. Louis Time</b>
Australia AUS	036-AUD	Australian Dollar	GCMS EU00000023 GCMS AP00000002 APC AP00000008	Europe Region All Other All Other	HSBC JPMorgan Chase JPMorgan Chase	03:00 08:00 10:30
Canada CAN	124-CAD	Canadian Dollar	GCMS EU00000020 GCMS CA00000001	Europe Region All Other	HSBC JPMorgan Chase	03:00 08:00
Cyprus CYP	196-CYP	Cyprus Pound	GCMS EU00000010	Europe Region	HSBC	03:00
Denmark DNK	208-DKK	Danish Krone	GCMS EU00000011	Europe Region	HSBC	03:00
Europe Multiple	978-EUR	Euro	GCMS EU00000007 GCMS EU00000008	All Other Europe Region	JPMorgan Chase HSBC	03:00 03:00
Hong Kong HKG	344-HKD	Hong Kong Dollar	GCMS EU00000022 GCMS AP00000001 APC AP00000011	Europe Region All Other All Other	HSBC JPMorgan Chase JPMorgan Chase	03:00 08:00 08:00
Hungary HUN	348-HUF	Hungarian Forint	GCMS EU00000024	Europe Region	HSBC	03:00
Iceland ISK	352-ISK	Iceland Krona	GCMS EU00000013	Europe Region	HSBC	03:00
Japan JPN	392-JPY	Japanese Yen	GCMS EU00000014 GCMS AP00000005	Europe Region All Other	HSBC JPMorgan Chase	03:00 08:00
Malaysia (supported for acquirers only) MYS	458-MYR	Malaysian Ringgit	GCMS AP00000004	All Other	JPMorgan Chase	08:00
Malta MLT	470-MTL	Maltese Lira	GCMS EU00000015	Europe Region	HSBC	03:00
New Zealand NZL	554-NZD	New Zealand Dollar	GCMS EU00000021 GCMS AP00000006 APC AP00000009	Europe Region All Other All Other	HSBC Bank of New Zealand Bank of New Zealand	03:00 08:00 10:30
Norway NOR	578-NOK	Norwegian Krone	GCMS EU00000016	Europe Region	HSBC	03:00

May 2006

# Net Settlement Agreement

## Net Settlement Agreement Instructions

Country Name and Code	Settlement Currency Codes	Currency Name	Supported Clearing System(s) and Settlement Service ID	Licensed Region of Member ID <sup>a</sup>	MasterCard Settlement Bank <sup>b</sup>	Settlement Service Cutoff in St. Louis Time
Poland POL	985-PLN	Polish Zloty	GCMS EU00000025	Europe Region	HSBC	03:00
Singapore SGP	702-SGD	Singapore Dollar	GCMS AP00000003	All Other	JPMorgan Chase	08:00
South Africa ZAF	710-ZAR	South African Rand	GCMS EU00000019 GCMS ME00000001	Europe Region All Other	HSBC JPMorgan Chase	03:00 08:00
Sweden SWE	752-SEK	Swedish Krona	GCMS EU00000017	Europe Region	HSBC	03:00
Switzerland CHE	756-CHF	Swiss Franc	GCMS EU00000009	Europe Region	HSBC	03:00
United Kingdom GBR	826-GBP	Pound Sterling	GCMS EU00000003 GCMS EU00000012	All Other Europe Region	JPMorgan Chase HSBC	03:00 03:00
United States USA	840-USD	United States Dollar	RPPS US00000002 GCMS EU00000018 GCMS US00000001 APC AP00000010	All Other Europe Region All Other All Other	JPMorgan Chase HSBC JPMorgan Chase JPMorgan Chase	04:05 03:00 08:00 10:30

<sup>a</sup> The Licensed Region is the geographical region where the principal members are authorized to conduct card activities as specified in their license agreement. For more information on licensing, members should reference the MasterCard Rules in the countries for each geographical region listed.

Europe Region = Principal members licensed in Europe.

All Other = Principal members licensed in countries other than Europe in the following regions: Asia/Pacific, Canada, Latin America and the Caribbean, South Asia/Middle East/Africa, and the United States.

<sup>b</sup> The MasterCard European Settlement Bank is HSBC in London, the MasterCard Regional Settlement Bank is JPMorgan Chase, and the MasterCard Settlement Bank for New Zealand is the Bank of New Zealand.

May 2006

**Net Settlement Agreement**  
**Net Settlement Agreement Instructions**

**Intracurrency Settlement Currency**

Country	Country Code	Settle- ment Currency Codes	Currency Name	Intracurrency Settlement Type Indicator:	Supported System(s) and Settlement Service ID	Licensed Region of Member ID <sup>a</sup>	Settle- ment Service Cutoff in St. Louis Time
				Credit Product Debit Product			
Argentina	ARG	032-ARS	Argentine Peso	Credit and Debit	GCMS Credit LA00003201 Debit LA00003202	All Other	08:00
Australia	AUS	036-AUD	Australian Dollar	Credit	GCMS AP00003601	All Other	08:00
Bahamas	BHS	044-BSD	Bahamian Dollar	Credit	GCMS LA00004401	All Other	08:00
Barbados	BRB	052-BBD	Barbados Dollar	Credit and Debit	GCMS LA00005201	All Other	08:00
Belarus	BLR	974-BYR	Belarussian Ruble	Credit and Debit	GCMS EU00097401	Europe Region	00:00
Brazil	BRA	986-BRL	Brazilian Real	Credit and Debit	GCMS Credit LA00098601 Debit LA00098602	All Other	03:00
Canada	CAN	124-CAD	Canadian Dollar	Credit	GCMS CA00012401	All Other	08:00
Costa Rica	CRI	188-CRC	Costa Rican Colon	Credit and Debit	GCMS LA00018801	All Other	08:00
Croatia	HRV	191-HRK	Croatian Kuna	Credit and Debit	GCMS EU00019101	Europe Region	03:00
Czech Republic	CZE	203-CZK	Czech Koruna	Credit and Debit	GCMS EU00020301	Europe Region	00:00
Dominican Republic	DOM	214-DOP	Dominican Peso	Credit and Debit	GCMS LA00021401	All Other	08:00
Ecuador	ECU	840-USD	United States Dollar	Credit	GCMS LA00084001	All Other	08:00
Egypt	EGY	818-EGP	Egyptian Pound	Credit and Debit	GCMS ME00081801	All Other	03:00
Guatemala	GTM	320-GTO	Guatemalan Quetzal	Credit	GCMS LA00032001	All Other	08:00
Hong Kong	HKG	344-HKD	Hong Kong Dollar	Credit	GCMS AP00034401	All Other	08:00

May  
2006

**Net Settlement Agreement**  
**Net Settlement Agreement Instructions**

Country	Country Code	Settlement Codes	Currency	Currency Name	Intracurrency Settlement Type Indicator: Credit Product Debit Product	Supported Clearing System(s) and Settlement Service ID	Licensed Region of Member ID <sup>a</sup>	Settlement Service Cutoff in St. Louis Time
Hungary	HUN	348-HUF	Hungarian Forint		Credit and Debit	GCMS EU00034801	Europe Region	00:00
India	IND	356-INR	Indian Rupee		Credit and Debit	GCMS AP00035601	All Other	08:00
Indonesia	IDN	360-IDR	Indonesian Rupiah		Credit and Debit	GCMS AP00036001	All Other	08:00
Jamaica	JAM	388-JMD	Jamaican Dollar		Credit	GCMS LA00038801	All Other	08:00
Malaysia	MYS	458-MYR	Malaysian Ringgit		Credit	GCMS AP00045801	All Other	08:00
Mauritius	MUS	480-MUR	Mauritius Rupee		Credit	GCMS LA00048001	All Other	08:00
New Zealand	NZL	554-NZD	New Zealand Dollar		Credit	GCMS AP00055401	All Other	08:00
Peru	PER	604-PEN	Peruvian Nuevo Sol		Credit	GCMS EU00060401	All Other	08:00
Philippines	PHL	608-PHP	Philippine Peso		Credit	GCMS AP00060801	All Other	08:00
Poland	POL	985-PLN	Polish Zloty	Credit and Debit	GCMS EU00098501	Europe Region	00:00	
Romania	ROM	946-RON	Romanian Leu	Credit and Debit	GCMS EU00094601	Europe Region	00:00	
Russia	RUS	643-RUB	Russian Ruble	Credit and Debit	GCMS EU00081001	Europe Region	00:00	
Saudi Arabia	SAU	682-SAR	Saudi Arabian Riyal	Credit	GCMS ME00068201	All Other	08:00	
Serbia	YUG	891-CSD	Serbian Dinar	Credit and Debit	GCMS EU00089101	Europe Region	00:00	
Singapore	SGP	702-SGD	Singapore Dollar	Credit and Debit	GCMS AP00070201	All Other	08:00	
Slovenia	SVN	705-SIT	Slovenian Tolar	Credit and Debit	GCMS EU00070501	Europe Region	00:00	

May  
2006

**Net Settlement Agreement**  
**Net Settlement Agreement Instructions**

Country	Country Code	Settle- ment Currency Codes	Currency Name	Intracurrency Settlement Type Indicator:	Supported System(s) and Settlement Service ID	Licensed Region of Member ID <sup>a</sup>	Settle- ment Service Cutoff in St. Louis Time
				Credit Product Debit Product			
South Africa	ZAF	710-ZAR	South African Rand	Credit	GCMS ME00071001	All Other	03:00
Sri Lanka	LKA	144-LKR	Sri Lanka Rupee	Credit and Debit	GCMS AP00014401	All Other	08:00
St. Kitts- Nevis- Anguilla	TKN	951-XCD	East Caribbean Dollar	Credit	GCMS LA00095101	All Other	08:00
Sweden	SWE	752-SEK	Swedish Krona	Credit and Debit	GCMS EU00075201	Europe Region	03:00
Thailand	THA	764-THB	Thai Baht	Credit	GCMS AP00076401	All Other	08:00
Trinidad and Tobago	TTO	780-TTD	Trinidad and Tobago Dollar	Credit	GCMS LA00078001	All Other	08:00
Ukraine	UKR	980-UAH	Ukrainian Hryvnia	Credit and Debit	GCMS EU00098001	Europe Region	00:00
United Kingdom	GBR	826-GBP	Pound Sterling	Credit and Debit	GCMS EU00082601 RCMS EU00082605	Europe Region	03:00 06:30
Uruguay	URY	858-UYU	Uruguayan Peso	Credit and Debit	GCMS Credit LA00085801 Debit LA00085802	All Other	03:00
Uruguay	URY	840-USD	United States Dollar	Credit and Debit	GCMS Credit LA00084011 Debit LA00084012	All Other	03:00
Venezuela	VEN	862-VEB	Venezuelan Bolivar	Credit and Debit	GCMS LA00086201	All Other	08:00

<sup>a</sup> The Licensed Region is the geographical region where the principal members are authorized to conduct card activities as specified in their license agreement. For more information on licensing, members should reference the MasterCard Rules in the countries for each geographical region listed.

Europe Region = Principal members licensed in Europe.

All Other = Principal members licensed in countries other than Europe in the following regions: Asia/Pacific, Canada, Latin America and the Caribbean, South Asia/Middle East/Africa, and the United States.

May 2006

## **Net Settlement Agreement**

### **Net Settlement Agreement Instructions**

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Initials at the bottom of the page demonstrate that the required individuals have reviewed and agree with the information detailed.

---

#### **Information in this field... Indicates...**

---

Principal Contact Initials	The designated principal contact for the member has reviewed and agrees with the information listed within each page.
Selection of Settlement Services in trailer section.	Complete only when submitting multiple agreements for one member ID/ICA at one time. Indicate the applicable settlement service ID for the paperwork.

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May  
2006

### Section III: Transfer Agent Information

Complete this section to provide specific information about the account owner, transfer agent, and the designated transfer agent's bank. The transfer agent's bank is the institution where the transfer agent's account is maintained.

<b>Field</b>	<b>Description</b>																				
Transfer Agent Name (Account Owner)	Name of the settlement account owner and be the same as the "Member Name" defined in <a href="#">Section I</a> . If different, the principal member should be establishing a consolidated settlement relationship or discuss the settlement arrangement with the Customer Operations Services team.																				
Transfer Agent Contact Name and Phone Number	Person to be contacted on behalf of managing the member's daily settlement activity. Complete if different from the "Member Settlement Contact" in <a href="#">Section I</a> .																				
Transfer Agent's Bank Name	Name of the bank where the transfer agent's settlement account is maintained.																				
Transfer Agent's Bank Address	Full address (street, city, state/province, ZIP/postal code, and country) of the bank where the transfer agent's settlement account is maintained.																				
US Federal Banking Routing Transit Number or S.W.I.F.T ID	<p>Required. Provide one of the following:</p> <ul style="list-style-type: none"> <li>• U.S. Federal Banking Routing Transit Number</li> <li>• S.W.I.F.T. ID</li> </ul> <p>Members that settle in USD must complete the U.S. Federal Banking Routing Transit Number (9 digits)</p> <p>The S.W.I.F.T. ID consists of eight or eleven contiguous characters as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 2px;"><b>Code</b></th> <th style="text-align: center; padding: 2px;"><b>Length</b></th> <th style="text-align: center; padding: 2px;"><b>Position</b></th> <th style="text-align: left; padding: 2px;"><b>Format</b></th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">Bank</td> <td style="text-align: center; padding: 2px;">4</td> <td style="text-align: center; padding: 2px;">1–4</td> <td style="padding: 2px;">Alphabetic</td> </tr> <tr> <td style="padding: 2px;">Country</td> <td style="text-align: center; padding: 2px;">2</td> <td style="text-align: center; padding: 2px;">5–6</td> <td style="padding: 2px;">Alphabetic</td> </tr> <tr> <td style="padding: 2px;">Location</td> <td style="text-align: center; padding: 2px;">2</td> <td style="text-align: center; padding: 2px;">7–8</td> <td style="padding: 2px;">Alphanumeric</td> </tr> <tr> <td style="padding: 2px;">Branch</td> <td style="text-align: center; padding: 2px;">3</td> <td style="text-align: center; padding: 2px;">9–11</td> <td style="padding: 2px;">Alphanumeric</td> </tr> </tbody> </table>	<b>Code</b>	<b>Length</b>	<b>Position</b>	<b>Format</b>	Bank	4	1–4	Alphabetic	Country	2	5–6	Alphabetic	Location	2	7–8	Alphanumeric	Branch	3	9–11	Alphanumeric
<b>Code</b>	<b>Length</b>	<b>Position</b>	<b>Format</b>																		
Bank	4	1–4	Alphabetic																		
Country	2	5–6	Alphabetic																		
Location	2	7–8	Alphanumeric																		
Branch	3	9–11	Alphanumeric																		
Transfer Agent's Account Number	<p>The designated transfer agent's settlement account number located at the transfer agent's bank (19 characters maximum). In some cases, the transfer agent's bank may not need an account number.</p> <p>See the following International Bank Account Number (IBAN) fields for further clarification regarding the Transfer Agent's Account Number.</p>																				

May  
2006

# Net Settlement Agreement

## Net Settlement Agreement Instructions

Field	Description
Transfer Agent's Account Currency	The three-position alpha or numeric ISO settlement currency for the transfer agent's settlement account.
International Bank Account Number (IBAN) ISO Country Code	<p>The two-position alpha ISO Country Code associated with the transfer agent's IBAN settlement account.</p> <p>Mandatory for all regional EUR settlement in EU00000007 and EU00000008 settlement services; optional for all other settlement services.</p> <p>Refer to appendices <a href="#">B</a> and <a href="#">C</a> for further clarification regarding the use of IBAN-based account numbers.</p>
IBAN Check Number	<p>The two-position numeric Check Number associated with the transfer agent's IBAN settlement account.</p> <p>Mandatory for all regional EUR settlement in EU00000007 and EU00000008 settlement services; optional for all other settlement services.</p> <p>Refer to appendices <a href="#">B</a> and <a href="#">C</a> for further clarification regarding the use of IBAN-based account numbers.</p>
IBAN Bank Code	<p>The eight-position, variable-length, alpha or numeric Bank Code associated with the transfer agent's IBAN settlement account.</p> <p>Mandatory for all regional EUR settlement in EU00000007 and EU00000008 settlement services; optional for all other settlement services.</p> <p>Refer to appendices <a href="#">B</a> and <a href="#">C</a> for further clarification regarding the use of IBAN-based account numbers.</p>
IBAN Branch Code	<p>The six-position numeric Branch Code associated with the transfer agent's IBAN settlement account.</p> <p>Mandatory for all regional EUR settlement in EU00000007 and EU00000008 settlement services; optional for all other settlement services.</p> <p>Refer to appendices <a href="#">B</a> and <a href="#">C</a> for further clarification regarding the use of IBAN-based account numbers.</p>

May  
2006

## Pay Thru Bank Information

A transfer agent's bank may elect to use a pay thru bank when the transfer agent's bank is unable to effect payments with the MasterCard settlement bank.

Only members that effect settlement through a pay thru bank need to complete this section. Members that do not effect settlement through a pay thru bank should initial the bottom of the page and proceed to section V.

<b>Field</b>	<b>Description</b>																				
Pay Thru Bank Name	The name of the selected correspondent bank.																				
Pay Thru Bank Address	The full address (street, city, state/province, ZIP/postal code, and country) where the correspondent bank is located.																				
U.S. Federal Banking Routing Transit Number or S.W.I.F.T. ID	<p>Required. Provide one of the following:</p> <ul style="list-style-type: none"> <li>• U.S. Federal Banking Routing Transit Number</li> <li>• S.W.I.F.T. ID.</li> </ul> <p>Members that settle in USD must complete the U.S. Federal Banking Routing Transit Number (9 digits)</p> <p>The S.W.I.F.T. ID consists of eight or eleven contiguous characters as follows:</p> <table border="1" style="margin-left: 20px; margin-top: 10px;"> <thead> <tr> <th style="text-align: left;"><b>Code</b></th><th style="text-align: left;"><b>Length</b></th><th style="text-align: left;"><b>Position</b></th><th style="text-align: left;"><b>Format</b></th></tr> </thead> <tbody> <tr> <td>Bank</td><td>4</td><td>1–4</td><td>Alphabetic</td></tr> <tr> <td>Country</td><td>2</td><td>5–6</td><td>Alphabetic</td></tr> <tr> <td>Location</td><td>2</td><td>7–8</td><td>Alphanumeric</td></tr> <tr> <td>Branch</td><td>3</td><td>9–11</td><td>Alphanumeric</td></tr> </tbody> </table>	<b>Code</b>	<b>Length</b>	<b>Position</b>	<b>Format</b>	Bank	4	1–4	Alphabetic	Country	2	5–6	Alphabetic	Location	2	7–8	Alphanumeric	Branch	3	9–11	Alphanumeric
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Branch	3	9–11	Alphanumeric																		
Pay Thru Bank Account Number	<p>The account number at the correspondent bank that will effect payments to/from the MasterCard settlement bank.</p> <p>See the following International Bank Account Number (IBAN) fields for further clarification regarding the Pay Thru Bank Account Number.</p>																				
Pay Thru Bank Account Currency	The three-position alpha or numeric ISO settlement currency for the Pay Thru Bank Account. Must be the same currency as the Transfer Agent's Account Currency.																				
International Bank Account Number (IBAN) ISO Country Code	<p>The two-position alpha ISO Country Code associated with the Pay Thru IBAN settlement account.</p> <p>Mandatory for all regional EUR settlement in EU00000007 and EU00000008 settlement services; optional for all other settlement services.</p> <p>Refer to appendices <a href="#">B</a> and <a href="#">C</a> for further clarification regarding the use of IBAN-based account numbers.</p>																				

May  
2006

May  
2006

## Net Settlement Agreement

### Net Settlement Agreement Instructions

Field	Description	May 2006
IBAN Check Number	The two-position numeric Check Number associated with the Pay Thru IBAN settlement account.  Mandatory for all regional EUR settlement in EU00000007 and EU00000008 settlement services; optional for all other settlement services.  Refer to appendices <a href="#">B</a> and <a href="#">C</a> for further clarification regarding the use of IBAN-based account numbers.	
IBAN Bank Code	The eight-position, variable-length, alpha or numeric Bank Code associated with the Pay Thru IBAN settlement account.  Mandatory for all regional EUR settlement in EU00000007 and EU00000008 settlement services; optional for all other settlement services.  Refer to appendices <a href="#">B</a> and <a href="#">C</a> for further clarification regarding the use of IBAN-based account numbers.	
IBAN Branch Code	The six-position numeric Branch Code associated with the Pay Thru IBAN settlement account.  Mandatory for all regional EUR settlement in EU00000007 and EU00000008 settlement services; optional for all other settlement services.  Refer to appendices <a href="#">B</a> and <a href="#">C</a> for further clarification regarding the use of IBAN-based account numbers.	

Initials at the bottom of the page demonstrate that the required individuals have reviewed and agree with the information detailed.

---

#### Information in this field... Indicates...

---

Principal Contact Initials	The designated principal contact for the member has reviewed and agrees with the information listed within each page.
Selection of Settlement Services in trailer section.	Complete only when submitting multiple agreements for one member ID at one time. Indicate the applicable settlement service for the paperwork.

---

## **Section IV: Settlement Through Another Principal Member (Consolidation)**

Members that designate another principal member to act as their transfer agent to effect daily net settlement on their behalf are considered to be participating in a consolidated relationship. The principal member, designated as the transfer agent, in a consolidated arrangement facilitates settlement at the transfer agent's bank that will be used to settle member activity.

Indicate the transfer agent name and the transfer agent's member ID.

Indicate the transfer agent's bank account currency.

<b>Field</b>	<b>Description</b>
Transfer Agent Name (Account Owner)	The name of the selected principal member that owns the settlement account to effect payments to/from the MasterCard settlement bank on behalf of the member defined in <a href="#">Section I</a> .
Transfer Agent's Member ID	A unique five-digit identification number assigned by MasterCard to identify a member or processing endpoint. This ID has been assigned by MasterCard and represents the principal member identified in the Transfer Agent Name above.
Transfer Agent's Account Currency	The three-position alpha or numeric ISO settlement currency for the Transfer Agent's Account that effects payments to/from the MasterCard settlement bank.

Initials at the bottom of the page demonstrate that the required individuals have reviewed and agree with the information detailed.

---

### **Information in this field... Indicates...**

Principal Contact Initials	The designated principal contact for the member has reviewed and agrees with the information listed within each page.
Selection of Settlement Services in trailer section.	Complete only when submitting multiple agreements for one member ID/ICA at one time. Indicate the applicable settlement service for the paperwork.

May  
2006

## Section V: Settlement Selection Criteria

This section of the NSA must be completed if settlement is to occur by using settlement selection criteria to guide GCMS transactions to a specific settlement account/currency. The settlement selection criteria option is only available for regional settlement through the GCMS platform. Members can use multiple combinations of the settlement selection criteria for a specific settlement account/currency. When multiple criteria combinations are applicable, the member will complete section V for each combination of the settlement selection criteria and include all of the criteria combinations within the NSA applicable to the settlement account/currency. Members should refer to [Chapter 2](#) for more information on the settlement service selection criteria implementation requirements. Members should contact their regional office or the Customer Operations Services team when a business application for settlement service selection criteria is requested.

**Note**

**MasterCard, in its sole discretion, may restrict usage of settlement selection criteria as deemed appropriate to protect MasterCard programs and ensure service quality. Because of the complexity of settlement requests using selection criteria, the standard timeline for implementing a NSA with criteria will be waived and an implementation date will be determined on a case-by-case basis.**

The following is settlement selection criteria available for GCMS processed transactions:

- Issuer Only Activity
- Issuer Account Range
- Acquirer Only Activity
- Acquirer Bank Identification Number (BIN)
- Card Program Identifier
- Transaction Currency

Intracurrency settlement agreements between members that participate in intracurrency settlement will determine the application of the settlement criteria within section V. Therefore, individual members will not define unique settlement criteria when participating in intracurrency settlement and will not complete section V.

**Net Settlement Agreement**  
**Net Settlement Agreement Instructions**

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MasterCard has defined the following intracurrency agreements that will utilize settlement selection criteria to determine the member's settlement account/currency. All members will be automatically set up for the following settlement activity and will not be required to complete section V of the NSA.



**Note**

**Members should contact their regional office or Customer Operations Services if there is an application of settlement selection criteria for intracurrency settlement that is not defined in the following table.**

<b>Country</b>	<b>Country Code</b>	<b>Settlement Currency Codes</b>	<b>Currency Name</b>	<b>Intracurrency Settlement Type Indicator: Credit Product Debit Product and Settlement Service ID</b>			<b>Card Program Identifier</b>
Argentina	ARG	032-ARS	Argentine Peso	Credit LA00003201	032-ARS		MasterCard® Credit and Debit MasterCard®
Argentina	ARG	032-ARS	Argentine Peso	Debit LA00003202	None Specified		None Specified
Belarus	BLR	974-BYR	Belarussian Ruble	Credit and Debit EU00097401	974-BYR		None Specified
Brazil	BRA	986-BRL	Brazilian Real	Credit LA00098601	None Specified		MasterCard® Credit and Debit MasterCard®
Brazil	BRA	986-BRL	Brazilian Real	Debit LA00098602	None Specified		None Specified
Croatia	HRV	191-HRK	Croatian Kuna	Credit and Debit EU00019101	191-HRK		None Specified
Czech Republic	CZE	203-CZK	Czech Koruna	Credit and Debit EU00020301	203-CZK		None Specified
Hungary	HUN	348-HUF	Hungarian Forint	Credit and Debit EU00034801	348-HUF		None Specified
Poland	POL	985-PLN	Polish Zloty	Credit and Debit EU00098501	985-PLN		None Specified
Romania	ROM	946-RON	Romanian Leu	Credit and Debit EU00094601	946-RON		None Specified

May 2006

# Net Settlement Agreement

## Net Settlement Agreement Instructions

Country	Country Code	Settlement		Intracurrency	Transaction	Card Program Identifier
		Currency Codes	Currency Name	Settlement Type Indicator: Credit		
Russia	RUS	643-RUB	Russian Ruble	Credit and Debit EU00089101	643-RUB	None Specified
Serbia	YUG	891-CSD	Serbian Dinar	Credit and Debit EU00089101	891-CSD	None Specified
Slovenia	SVN	705-SIT	Slovenian Tolar	Credit and Debit EU00070501	705-SIT	None Specified
Ukraine	UKR	980-UAH	Ukrainian Hryvnia	Credit and Debit EU00098001	980-UAH	None Specified
United Kingdom	GBR	826-GBP	Pound Sterling	Credit and Debit EU00082601	826-GBP	None Specified
Uruguay	URY	840-USD	United States Dollar	Credit LA00084011	840-USD	MasterCard® Credit and Debit MasterCard®
Uruguay	URY	840-USD	United States Dollar	Debit LA00084012	None Specified	None Specified
Uruguay	URY	858-UYU	Uruguayan Peso	Credit LA00085801	858-UYU	MasterCard® Credit and Debit MasterCard®
Uruguay	URY	858-UYU	Uruguayan Peso	Debit LA00085802	None Specified	None Specified

May 2006

May 2006

May 2006

### GCMS Settlement Service Selection Criteria

The following table includes the settlement selection criteria available to members processing within the GCMS platform. For more information on the GCMS application of settlement service selection criteria, refer to Chapter 5 of the [GCMS Reference Manual](#).



#### Note

European members processing under the ECCF format should contact their regional office or Customer Services to discuss usage of the settlement selection criteria options for regional and intracurrency services.

**Net Settlement Agreement**  
**Net Settlement Agreement Instructions**

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<b>Settlement Selection Criteria</b>	<b>For More Information</b>
Issuer Only or Acquirer Only Activity	The Transaction Function is used to classify a transaction as issuing and acquiring. Refer to the <i>IPM Clearing Formats</i> manual for more detail related to Transaction Function and the application of Message Type Identifier (MTI) plus Function Code.
Issuer Account Range	Identifies the account range associated with the cardholder account range of the transaction. Refer to the <i>IPM Clearing Formats</i> manuals for more detail related to DE 2 (Primary Account Number [PAN]).
Acquiring BIN	Identifies the acquiring BIN associated with the acquirer of the transaction. Refer to the <i>IPM Clearing Formats</i> manual for more detail related to DE 31 (Acquirer Reference Data), subfield 2 (Acquirer's BIN).
Card Program Identifier	The Card Program Identifier is a three-character code that identifies the card program or financial network to which a transaction belongs. Refer to PDS 0158 (Business Activity) in the <i>IPM Clearing Formats</i> manual for Card Program Identifiers available to select from for GCMS processed transactions.
Transaction Currency	Refer to the <i>Quick Reference Booklet</i> for Transaction Currencies available to select from for GCMS processed transactions. Refer to the <i>IPM Clearing Formats</i> manual for more detail related to DE 49 (Currency Code, Transaction).

May  
2006

Initials at the bottom of the page demonstrate that the required individuals have reviewed and agree with the information detailed.

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**Information in this field... Indicates...**

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Principal Contact Initials	The designated principal contact for the member has reviewed and agrees with the information listed within each page.
Selection of Settlement Services in trailer section.	Complete only when submitting multiple agreements for one member ID/ICA at one time. Indicate the applicable settlement service for the paperwork.

May  
2006

## **Section VI: Daily Net Settlement Advisement Transmission (Optional)**

This section of the NSA must be completed if the member chooses to receive a net settlement advisement. The member may elect to receive the advisement in more than one method of transmission to various destinations. A monthly fee is charged for each method of transmission and destination on a unique combination of account/currency, settlement service, and transfer agent ID or member ID. For more information, refer to [Appendix A](#), “Net Settlement Advisements.”

May  
2006

Within this section of the NSA, choose to receive an advisement if no existing current advisement method is established, or change an existing advisement destination or transmission method. This section of the NSA can be copied and used independently if selecting additional methods and destinations or elect to make changes.

<b>Field</b>	<b>Description</b>
Step 1: Settlement Service Selection	<p>Members must select the type of settlement service for which they are requesting advisements. The member must specify one of the following:</p> <ul style="list-style-type: none"><li>• Regional Settlement—The MasterCard settlement service used by members and transfer agents to settle their transactions. Include the settlement account and currency to define what service is being impacted by the request.</li><li>• Intracurrency Settlement—The MasterCard settlement service used by members and transfer agents to settle in a mutually agreed upon currency. Include the settlement account and currency to define what service is being impacted by the request.</li></ul>

**Net Settlement Agreement**  
**Net Settlement Agreement Instructions**

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<b>Field</b>	<b>Description</b>
Step 2: Choose the method of transmission and indicate the recipient of the advisement.	<p>Indicate the method of transmission you want to use when receiving the advisement. Valid options are:</p> <ul style="list-style-type: none"><li>• MasterCard eService (NOTE: Access to MasterCard OnLine is required via a SecurID. To receive an advisement via MasterCard eService, registration for the product is required through MasterCard OnLine®.)</li><li>• E-mail Address</li><li>• Fax Number (Include the country/city code + number)</li><li>• S.W.I.F.T. Address</li></ul>
Step 3: Choose the method of transmission and the destination that you would like to remove	<p>Choose a recipient for each destination chosen.</p> <p>Delete a current method of delivery by defining the transmission and destination:</p> <ul style="list-style-type: none"><li>• MasterCard eService (eliminating the product is required through MasterCard OnLine®).</li><li>• E-mail Address.</li><li>• Fax Number (include the country/city code + number).</li><li>• S.W.I.F.T. Address</li></ul>

Initials at the bottom of the page demonstrate that the required individuals have reviewed and agree with the information detailed.

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**Information in this field... Indicates...**

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Principal Contact Initials	The designated principal contact for the member has reviewed and agrees with the information listed within each page.
Selection of Settlement Services in trailer section.	Complete only when submitting multiple agreements for one member ID/ICA at one time. Indicate the applicable settlement service for the paperwork.

May  
2006

## **Section VII: Agreement and Contact Information**

This portion of the Net Settlement Agreement (NSA) details the agreement that MasterCard has with the member and the member's transfer agent (if applicable).

Sign and include the contact information of the principal member contact and the transfer agent contact if applicable. If a member does not elect to designate another principal member to act as its transfer agent, then the principal member contact and the transfer agent contact will be the same person. In this situation, only the principal member signs the Principal Member Contact section.

For a description of conditions and definitions of terms used in this section of the NSA, refer to the *MasterCard Dictionary*.

May  
2006

Initials at the bottom of the page demonstrate that the required individuals have reviewed and agree with the information detailed.

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### **Information in this field... Indicates...**

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Principal Contact Initials	The designated principal contact for the member has reviewed and agrees with the information listed within each page.
Selection of Settlement Services in trailer section.	Complete only when submitting multiple agreements for one member ID/ICA at one time. Indicate the applicable settlement service for the paperwork.

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May  
2006

## What Sections of the NSA are Applicable to My Settlement Arrangement?

Settlement Arrangement	Applicable Section of the NSA
Principal member acts as own transfer agent, is responsible for funding the account at the transfer agent's bank, and is establishing their regional default, and chooses to receive a net settlement advisement.	Section I, II, III, VI, VII
Principal member acts as own transfer agent, is responsible for funding the account at the transfer agent's bank, and is establishing an intracurrency agreement, and chooses to receive a net settlement advisement.	Section I, II, III, VI, VII
Principal member acts as own transfer agent, is responsible for funding the account at the transfer agent's bank, and chooses to utilize settlement service selection criteria for a regional service, and receive a net settlement advisement.	Section I, II, III, VI, VII
Principal member acts as own transfer agent, is responsible for funding the account at the transfer agent's bank, and chooses to utilize multiple combinations of settlement service selection criteria for a regional service, and receive a net settlement advisement.	Section I, II, III, V (multiple sheets defined by the group identifier to support combinations of criteria), VI, VII NOTE: Section V completed for each group of the settlement selection criteria requested.
Principal member acts as own transfer agent, is responsible for funding the account at the transfer agent's bank, is establishing its regional default, and does not want to receive a net settlement advisement.	Section I, II, III, VII
Principal member acts as own transfer agent, is responsible for funding the account at the transfer agent's bank, requires a pay thru bank to effect payments with the MasterCard settlement bank, and is establishing its regional default. Principal member chooses not to receive a net settlement advisement.	Section I, II, III, VII

## **Net Settlement Agreement**

### **What Sections of the NSA are Applicable to My Settlement Arrangement?**

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<b>Settlement Arrangement</b>	<b>Applicable Section of the NSA</b>
Principal member acts as own transfer agent, is responsible for funding the account at the transfer agent's bank, requires a pay thru bank to effect payments with the MasterCard settlement bank, and chooses to utilize settlement service selection criteria for a regional service. Principal member chooses not to receive a net settlement advisement.	Section I, II, III, V, VII
Principal member participates in a consolidated settlement arrangement and chooses to utilize settlement service selection criteria for a regional service. Principal member chooses to receive a member advisement.	Section I, II, IV, V, VI, VII
Principal member participates in a consolidated settlement arrangement for its regional default and chooses not to receive a member advisement.	Section I, II, IV, VII

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# A

## ***Net Settlement Advisements***

*This appendix describes and provides examples of Net Settlement Advisements.*

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Overview .....	A-1
Advisements .....	A-1
Types of Advisements.....	A-2
Advisement Delivery Times.....	A-2
Transfer Agent Advisement Detail.....	A-3
Field Descriptions .....	A-6
Member Advisement Detail.....	A-11
Member Advisements—Consolidated Settlement .....	A-11
Field Descriptions .....	A-13
Transfer Agent Advisement Exception Report.....	A-16
Field Descriptions .....	A-18

## **Overview**

A settlement advisement is a message that identifies the net settlement position of one or more member IDs.

Members must bring the MasterCard net settlement account to a zero balance each day. To do this, members must instruct their transfer agents or pay thru banks to give transfer order messages top priority and to respond to them accordingly.

At each settlement cutoff, S.A.M. determines the net settlement position for all members that are settling in that settlement cycle. Advisement recipients may elect to receive an advisement for their net debit or net credit position.

Members that are in a net credit position should expect to receive payment from MasterCard for the sum of the net position. Members in a net debit position are expected to forward payment to MasterCard for the sum of the net position. In addition, members may request more than one advisement destination or advisement transmission media.

## **Advisements**

Members participating in settlement follow an agreed on settlement cutoff for calculating end-of-day net settlement positions. Following the agreed upon settlement cutoff, MasterCard generates advisements for each participating member's net settlement position.

The S.A.M. system generates the following advisements at the end of each mutually agreed upon business day, as applicable:

- Each member or transfer agent participating in settlement receives an advisement identifying the net settlement position for each unique combination of account/currency, settlement service, and transfer agent ID or member ID.
- Each transfer agent that participates in Minimum Threshold for Funds Transfer process will receive an advisement notifying them of the payments that have met the small dollar threshold and will be settled at a later date.

## Net Settlement Advisements

### Overview

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Settlement advisements are available via the following methods.

- MasterCard eService
- E-mail
- Fax
- S.W.I.F.T. MT998



#### Note

**MasterCard may require each participating member to establish a relationship with the local settlement bank to move funds appropriately.**

## Types of Advisements

There are three types of advisements:

- Transfer Agent Detail Advisement
- Member Advisement Detail
- Transfer Agent Advisement Exception Report

## Advisement Delivery Times

On each scheduled settlement day, MasterCard advises the transfer agent's bank of the member's net settlement position. This advisement also will notify the transfer agent's bank either to expect a funds transfer from, or to transfer funds to the net settlement bank account in the applicable currency. MasterCard sends the advisement to the transfer agent designated by the member.

The following table lists the anticipated advisement distribution times for each of the six settlement service cutoffs:

<b>IF the Settlement Service Cutoff time (St. Louis time) is ...</b>	<b>THEN the advisement distribution time will generally be ...</b>
00:00	02:00
03:00	05:00
04:05	06:05
06:30	08:30
08:00	10:00
10:30	12:00

May  
2006

**Note**

**When the member is in a debit position, MasterCard requires payment to the MasterCard settlement account within the settlement service payment deadline on the value date regardless of the advisement delivery time.**

## **Transfer Agent Advisement Detail**

Transfer Agent Advisement Detail is distributed to the member or its designated transfer agent. This advisement notifies the transfer agent's bank of its net position in the appropriate settlement currency and may be received via MasterCard eService, e-mail, fax, or S.W.I.F.T. MT998.

Members that maintain multiple Member IDs for clearing and settlement may consolidate their activity under one Member ID to minimize funds transfer expenses. Each Member ID will appear as a separate section in the Transfer Agent Advisement Detail. This layout simplifies reconciliation for each Member ID. MasterCard places no restriction on which Member ID assumes the lead designation except that it must be a principal member.

# Net Settlement Advisements

## Transfer Agent Advisement Detail

### Sample—Transfer Agent Advisement Detail Report (Page 1)

TRANSFER AGENT ADVISEMENT DETAIL	
REPORT : BSADV708-AA (1)	(2) DATE : DD MMM YYYY
PAGE : XX3 (3)	(4) TIME : HH:MM
DELIVERY MEDIA:	
TO TRANSFER AGENT:	XXXXXXXXXXXXXXXXXXXX40 (5)
TRANSFER AGENT ID:	XXXXXXXXXXXXXX11 (10)
TRANSFER AGENT BANK:	XXXXXXXXXXXXXXXXXXXX40 (11)
CONTACT NAME :	XXXXXXXXXXXXXXXXXXXX40 (13)
SETTLEMENT SERVICE NAME :	XXXXXXXXXXXXXXXXXXXX40 (15)
SETTLEMENT SERVICE ID :	XXXXXXXXXX10 (17)
SETTLEMENT SERVICE TYPE :	XXXXXXXXXXXXXXXXXXXX16 (19)
SETTLEMENT BANK NAME :	XXXXXXXXXXXXXXXXXXXX40 (21)
SETTLEMENT ACCOUNT NBR :	XXXXXXXXXXXXXX19 (22)
MCB ACCOUNT NUMBER:	XXXXXXXXXXXXXXXXXXXX19 (24)
MCB COUNTRY CODE:	XX3 (26)
PAY THRU ACCOUNT NUMBER:	XXXXXXXXXXXXXXXXXXXX19 (27)
PAY THRU COUNTRY CODE :	XX3 (29)
AGENT ACCOUNT NUMBER:	XXXXXXXXXXXXXXXXXXXX19 (30)
CURRENCY NAME:	XXXXXXXXXXXXXXXXXXXX40 (32)
	PAY THRU BANK : XXXXXXXXXXXXXXXXXXXXXXX40 (28)
	BANK ROUTING NUMBER : XXXXXXXXXXXXXXXX18 (31)
	CURRENCY CODE : XX3 / XX3 (33)

**Net Settlement Advisements**  
**Transfer Agent Advisement Detail**

**Sample—Transfer Agent Advisement Detail Report (Page 2)**

COUNTRY CODE:	XX3 (34)	VALUE DATE:	DD MM YYYY (35)
MEMBER NAME:	XXXXXXXXXXXXXX20 (38)	MEMBER ID:	XXXXXXXXX11 (37)
INTERNAL ID:			
NO RECON DATE	INPUT SOURCE	File ID	ORIGINATED IN PAYMENT
XX3 DD MMM YYYY	XX3 XXXXXX10	ID	D/ C
XX3 DD MMM YYYY	XX3 XXXXXX10	XX3 XXXXXX25	RECEIVED IN PAYMENT
(39) (40)	(41)	(42)	99,999,999.99 X 99,999,999.99 X (43)
MEMBER TOTALS IN PAYMENT CURRENCY XXX:	(49)		999,999,999.99 X (50)
MEMBER NAME:	XXXXXXXXXXXXXX40 (36)	MEMBER ID:	XXXXXXXXX11 (37)
INTERNAL ID:	XXXXXXXXXXXXXX20 (38)		
NO RECON DATE	INPUT SOURCE	File ID	ORIGINATED IN PAYMENT
XX3 DD MMM YYYY	XX3 XXXXXX10	ID	D/ C
XX3 DD MMM YYYY	XX3 XXXXXX10	XX3 XXXXXX25	RECEIVED IN PAYMENT
(39) (40)	(41)	(42)	99,999,999.99 X 99,999,999.99 X (43)
MEMBER TOTALS IN PAYMENT CURRENCY XXX:	(49)		999,999,999.99 X (50)
ACCOUNT TOTALS IN PAYMENT CURRENCY XXX	(56)		999,999,999.99 X (57)
END OF REPORT			(58) (59) (60) (61) (62)

## **Net Settlement Advisements**

### **Transfer Agent Advisement Detail**

## **Field Descriptions**

The table below includes information about each of the fields in the Transfer Agent Advisement—Detail.

The column headings in this table are as follows:

<b>Heading</b>	<b>Description</b>
Field Number	The field number in this column corresponds to the field number in parenthesis on the sample layout.
Field Name	The name used to reference the field.
Required (R) or Optional (O)	This column displays an R if the field is required and displays an O if the field is optional and will be displayed only if the field is appropriate for this Transfer Agent Advisement. For example, the Mutual Correspondent Bank (MCB) fields will show an O and will display only if an MCB exists.
Attribute	This column describes the size and characteristics of the field. An a represents an alpha field, n represents a numeric field, and the number represents the number of characters in the field.
Description	This column describes the contents of the field and any special notes.

### **Transfer Agent Advisement Layout**

<b>Field No.</b>	<b>Field Name</b>	<b>Required (R) Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
1	Report	R	an-11	System name assigned to this report—BSADV308-AA.
2	Date	R	DD MMM YYYY	System date on which the report was created based on St. Louis date.
3	Page	R	n-3	Page number of the report.
4	Time	R	HH:MM	System time at which the report was created. This is displayed as St. Louis local time.
5	Delivery Media	R	an-40	The assigned delivery media for all detail positions on this report.
6	Destination	R	an-50	The assigned destination for all detail positions on this report.

**Net Settlement Advisements**  
**Transfer Agent Advisement Detail**

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<b>Field No.</b>	<b>Field Name</b>	<b>Required (R)</b> <b>Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
7	From Name	R	an-40	Name of the company sending this report. This will always say MASTERCARD.
8	To Transfer Agent	R	an-40	The name of the transfer agent receiving this report.
9	From Office	R	an-15	Location of the MasterCard office that is sending this report.
10	Transfer Agent ID	R	n-11	The ID (identifier) of the transfer agent receiving this report.
11	Transfer Agent Bank	R	an-40	The name of the transfer agent's bank.
12	From Phone Number	R	an-12	The phone number of the MasterCard office to contact if you have questions about this report.
13	Contact Name	R	an-40	The name of the person at the transfer agent's office that will receive this report.
14	Settlement Date	R	DD MMM YYYY	The date on which settlement processing occurred and advisements delivered.
15	Settlement Service Name	R	an-40	The name of the settlement service that this report supports.
16	Scheduled Cutoff Time	R	HH:MM	Scheduled cutoff time to support dynamic cutoffs, displayed in Coordinated Universal Time (UTC).
17	Settlement Service ID	R	an-10	The unique identifier assigned by MasterCard for the settlement service.
18	Scheduled Settlement Cycle	R	an-2	Originally scheduled settlement service cycle, sequential within settlement cycle.
19	Settlement Service Type	R	an-16	The level of the settlement service: regional or intracurrency.
20	N/A			Reserved for future use.
21	Settlement Bank Name	R	an-40	The name of the settlement service's designated settlement bank.
22	Settlement Account Number	R	an-19	The account number of the settlement service's designated settlement bank (the account number from which the transfer agent receives money or to which it pays).

## Net Settlement Advisements

### Transfer Agent Advisement Detail

Field No.	Field Name	Required (R) Optional (O)	Attribute	Description
23	Settlement Routing Number	R	an-18	The routing number of the settlement service's designated settlement bank (the routing number from which the transfer agent receives money or to which it pays).
24	MCB Account Number	O	an-19	The account number of the mutual correspondent bank. Displays only if there is an MCB relationship to the transfer agent.
25	Mutual Correspondent Bank	O	an-40	The name of the mutual correspondent bank. Displays only if there is an MCB relationship to the transfer agent.
26	MCB Country Code	O	a-3	The three-character ISO code for the country in which the MCB resides. Displayed as alpha characters.
27	Pay Thru Account Number	O	an-19	The account number of the Pay Thru Bank. Displays only if there is a Pay Thru relationship to the transfer agent.
28	Pay Thru Bank	O	an-40	The name of the Pay Thru Bank. Displays only if there is a Pay Thru relationship to the transfer agent.
29	Pay Thru Country Code	O	a-3	The three-character ISO code for the country in which the Pay Thru Bank resides. Displayed as alpha characters.
30	Agent Account Number	R	an-19	The account number of the transfer agent detailed on this report.
31	Bank Routing Number	R	an-18	The routing number assigned to the bank that controls the transfer agent.
32	Currency Name	R	an-40	The ISO name of the currency in which the positions are valued.
33	Currency Code	R	a-3/n-3	The ISO alpha and numeric codes in which the currency positions are valued.
34	Country Code	R	a-3	The three-character ISO code for the country in which the transfer agent resides. Displayed as alpha characters.
35	Value Date	R	an-11	The date that funds are expected to move for settlement.

**Net Settlement Advisements**  
**Transfer Agent Advisement Detail**

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<b>Field No.</b>	<b>Field Name</b>	<b>Required (R)</b> <b>Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
36	Member Name	R	an-40	The name of the member associated with the settlement positions that follow on this report.
37	Member ID	R	n-11	The unique identifier for the member.
38	Internal ID	R	an-20	The member's unique identifier assigned by the bank that manages the transfer agent.
39	No	R	an-3	A unique identifier for the line created at the time of the report.
40	Recon Date	R	an-11	The reconciliation date of an individual member settlement position that will be settled through the transfer agent.
41	Input Source	R	an-10	System that feeds Settlement Account Management (S.A.M.): 0000000001 = GCMS 0000000002 = RPPS 0000000003 = MCBS 0000000004 = RSC / APC 0000000007 = RCMS
42	File ID	R	an-25	Transmission ID.
43	Originated in Payment	R	n-17	The amount of the settlement position that is activity submitted by this member, displayed on the advisement in payment currency.
44	D/C	R	a-1	Debit/credit indicator.
45	Received in Payment	R	n-17	The amount of the settlement position that is activity received by this member, displayed on the report in payment currency.
46	D/C	R	a-1	Debit/credit indicator.
47	Net Amount in Payment	R	n-17	The total net amount of this member's settlement position that will be settled through the transfer agent, displayed on the advisement in payment currency.
48	D/C	R	a-1	Debit/credit indicator.
49	Member Totals in Payment Currency XXX	R	n-3	Three-digit code that indicates the currency in which the member is paid or pays to settle its activity.

## Net Settlement Advisements

### Transfer Agent Advisement Detail

Field No.	Field Name	Required (R) Optional (O)	Attribute	Description
50	Member Totals in Payment Currency (Originated)	R	n-18	The total amount of all settlement positions that was activity submitted by this member, displayed on the advisement in payment currency.
51	D/C	R	a-1	Debit/credit indicator.
52	Member Totals in Payment Currency (Received)	R	n-18	The total amount of all settlement positions that was activity received by the member, displayed on the advisement in payment currency.
53	D/C	R	a-1	Debit/credit indicator.
54	Member's Net Amount	R	n-18	The total net amount of this member's settlement positions that will be settled through the transfer agent, displayed on the advisement in payment currency.
55	D/C	R	a-1	Debit/credit indicator.
56	Account Totals in Payment Currency XXX	R	n-3	Three-digit code that indicates the account payment currency for this transfer agent.
57	Account Totals in Payment Currency (Originated)	R	n-18	The total amount of all settlement positions with the same value date for the account that was activity submitted by the member, displayed on the advisement in payment currency.
58	D/C	R	a-1	Debit/credit indicator.
59	Account Totals in Payment Currency (Received)	R	n-18	The total amount of all settlement positions with the same value date for the account that was activity received by the member, displayed on the advisement in payment currency.
60	D/C	R	a-1	Debit/credit indicator.
61	Account Totals in Payment Currency (Net Amount)	R	n-18	The total net amount of all settlement positions with the same value date for the account, displayed on the advisement in payment currency.
62	D/C	R	a-1	Debit/credit indicator.

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## **Member Advisement Detail**

The member advisement detail is distributed upon request to members that participate in a consolidated arrangement. This advisement notifies the member of its net settlement position that will be settled at the designated transfer agent's bank. Members may elect to receive the advisement via MasterCard e-Service, email, S.W.I.F.T. MT998, or fax.

### **Member Advisements—Consolidated Settlement**

Members involved in a consolidated relationship may elect to receive a member advisement. The member advisement is a reconciliation report and is not intended to be used to initiate payment to or from MasterCard. The Transfer Agent Detail Advisement will continue to be used to identify net settlement positions for settlement by the transfer agent's bank.

## **Net Settlement Advisements**

## **Member Advisement Detail**

## **Sample—Member Advisement Detail Report**

## Field Descriptions

The table below includes information about each of the fields in the Member Advisement Detail.

The column headings in this table are as follows:

<b>Heading</b>	<b>Description</b>
Field Number	The field number in this column corresponds to the field number in parenthesis on the sample layout.
Field Name	The name used to reference the field.
Required (R) or Optional (O)	This column displays an R if the field is required and displays an O if the field is optional and will be displayed only if the field is appropriate for this Member Advisement Detail.
Attribute	This column describes the size and characteristics of the field. An a represents an alpha field, n represents a numeric field, and the number represents the number of characters in the field.
Description	This column describes the contents of the field and any special notes.

## Member Settlement Advisement Layout

<b>Field No.</b>	<b>Field Name</b>	<b>Required (R) Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
1	Report	R	an-11	Report ID.
2	Date	R	DD MMM YYYY	System date on which the report was created. This is displayed as the St. Louis date.
3	Page	R	n-3	Page number of the report.
4	Time	R	HH:MM	System time on which the report was created. This is displayed as St. Louis time.
5	Delivery Media	R	an-40	The assigned delivery media for all detail positions on the report.
6	Destination	R	an-50	The assigned destination for all detail positions on the report.

## Net Settlement Advisements

### Member Advisement Detail

<b>Field No.</b>	<b>Field Name</b>	<b>Required (R) Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
7	From Name	R	an-40	Name of the company sending this report. This will always say MASTERCARD.
8	To Member	R	an-40	The name of the member receiving this report.
8a	Member ID	R	n-11	The ID of the member receiving this report.
9	From Office	R	an-15	The location of the MasterCard office that is sending this report.
10	From Phone Number	R	an-12	The phone number of the MasterCard office to contact if you have questions about this report.
11	Settlement Date	R	DD MMM YYYY	The date on which settlement processing occurred and advisements were delivered.
12	Settlement Service Name	R	an-40	The name of the settlement service that this report supports.
13	Scheduled Cutoff Time	R	HH:MM	Scheduled cutoff in Coordinated Universal Time (UTC).
14	Settlement Service ID	R	an-10	MasterCard's unique identifier for the settlement service.
15	Scheduled Settlement Cycle	R	an-2	The originally scheduled settlement service cycle, sequential within settlement service.
16	Settlement Service Type	R	an-16	The level of the settlement service: regional or intracurrency.
17	N/A			Reserved for future use.
18	Currency Name	R	an-40	The ISO name of the currency in which the positions are valued.
19	Currency Code	R	a-3/n-3	The ISO alpha and numeric codes in which the currency positions are valued.
20	Country Code	R	a-3	The three-character ISO code for the country in which the transfer agent resides. This code is displayed as alpha characters.
21	Value Date	R	an-11	The value date for each of the following detail lines on the report.

**Net Settlement Advisements**  
**Member Advisement Detail**

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<b>Field No.</b>	<b>Field Name</b>	<b>Required (R) Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
22	No	R	an-3	A unique identifier for the line created at the time of the report.
23	Recon Date	R	an-11	The reconciliation date of an individual member settlement position that will be settled through the transfer agent based on processing local time.
24	Input Source	R	an-10	System that feeds Settlement Account Management (S.A.M.):  0000000001 = GCMS 0000000002 = RPPS 0000000003 = MCBS 0000000004 = RSC / APC 0000000007 = RCMS
25	Trans ID	R	an-25	Transmission ID.
26	Originated in Payment Currency	O	n-18	The amount of the settlement position that is activity submitted by this member, displayed on the report in payment currency.
27	D/C	O	a-1	Debit/credit indicator for the amount of the settlement position that is activity submitted by the member.
28	Received in Payment Currency	O	n-18	The amount of the settlement position that is activity received by this member, displayed on the report in payment currency.
29	D/C	O	a-1	Debit/credit indicator for the amount of the settlement position that is activity submitted by the member.
30	Net Amount in Payment Currency	O	n-17	The total net amount of this member's settlement position that will be settled through the transfer agent, displayed on the report in payment currency.
31	D/C	O	a-1	Debit/credit indicator for the total net amount of the member's settlement position.
32	Account Totals in Payment Currency	R	an-25	Displays field name, "Account Totals in Payment Currency".

**Net Settlement Advisements**  
**Transfer Agent Advisement Exception Report**

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<b>Field No.</b>	<b>Field Name</b>	<b>Required (R) Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
33	Payment Currency	R	n-3	Three-digit code that indicates the currency in which the member is paid or pays to settle its activity.
34	Account Totals in Payment Currency (Originated)	O	n-18	The total amount of all settlement positions with the same value date for an account that has activity submitted by the member.
35	D/C	O	a-1	Debit/credit indicator.
36	Account Totals in Payment Currency (Received)	O	n-18	The total amount of all settlement positions with the same value date for an account that has activity received by the member.
37	D/C	O	a-1	Debit/credit indicator.
38	Account Totals in Payment Currency (Net Amount)	O	n-18	The total net amount of all settlement positions with the same value date for this account.
39	D/C	R	a-1	Debit/credit indicator.

## **Transfer Agent Advisement Exception Report**

The Transfer Agent Advisement Exception Report is distributed by MasterCard to the designated transfer agent when a net settlement position is held for a threshold limit. Transfer agents may elect to receive the advisement via MasterCard e-Service, e-mail, S.W.I.F.T. MT998, or fax.

**Net Settlement Advisements**  
**Transfer Agent Advisement Exception Report**

**Transfer Agent Advisement Exception Report**

TRANSFER AGENT ADVISEMENT EXCEPTION REPORT									
REPORT:	BSADY309-AA (1)	(2)	DATE:	DD	MMM	YYYY			
PAGE:	XX3 (3)	(4)	TIME:	HH	:	MM			
DELIVERY MEDIA:	XXXXXXXXXXXXXX40 (5)								
DESTINATION:	XXXXXXXXXXXXXX40 (6)	FROM NAME:	MASTERCARD (7)						
TO TRANSFER AGENT:	XXXXXXXXXXXXXX40 (8)	FROM OFFICE:	ST. LOUIS (9)						
TRANSFER AGENT BANK:	XXXXXXXXXXXXXX40 (10)	FROM PHONE NUMBER:	636-722-7676 (12)						
CONTACT NAME :	XXXXXXXXXXXXXX40 (11)	SETTLEMENT DATE:	DD MMM YYYY (14)						
SETTLEMENT SERVICE NAME:	XXXXXXXXXXXXXX40 (13)	SCHEDULED CUTOFF TIME:	HH:SS (16)						
SETTLEMENT SERVICE ID:	XXXXXXXXXXXXXX40 (15)	SCHEDULED SETTLEMENT CYCLE:	XX(18)						
SETTLEMENT SERVICE TYPE:	XXXXXXXXXXXXXX40 (17)	SETTLEMENT ROUTING NUMBER:	XXXXXXXXXXXXXX18 (22)						
SETTLEMENT BANK NAME:	XXXXXXXXXXXXXX40 (19)								
SETTLEMENT ACCOUNT NBR:	XXXXXXXXXXXXXX19 (21)								
AGENT ACCOUNT NUMBER:	XXXXXXXXXXXXXX19 (23)	BANK ROUTING NUMBER:	XXXXXXXXXXXXXX18 (24)						
CURRENCY NAME:	XX3 (27)	CURRENCY CODE:	XX3/XK3 (26)						
COUNTRY CODE :		VALUE DATE:	DD MMM YYYY (28)						
MEMBER NAME:	XXXXXXXXXXXXXX40 (25)	MEMBER ID:	XXXXXXXXXX11 (30)						
INTERNAL ID:	XXXXXXXXXXXXXX20 (31)								
THE FOLLOWING CURRENCY AMOUNTS ARE NOT TO BE INCLUDED IN YOUR SETTLEMENT FOR THE REASONS NOTED. ONCE RESOLVED THEY WILL BE INCLUDED IN A FUTURE SETTLEMENT.									
NO	RECON DATE	INPUT SOURCE	TRANS ID	ORIGINATED IN PAYMENT	D/ C	RECEIVED IN PAYMENT	D/ C	NET AMOUNT IN PAYMENT	D/ C
XX3 (32)	DD MMM YYYY (33)	XXXXXXXXXXXXX10 (34)	XXXXXXXXXXXXX10 (35)	99,999,999.99	99,999,999.99	99,999,999.99	99,999,999.99	X	X
				99,999,999.99	99,999,999.99	99,999,999.99	99,999,999.99	X	X
				(36)	(37)	(38)	(39)	(40)	(41)
REASON	XXXXXXXXXXXXXX128 (42)								
MEMBER TOTALS IN PAYMENT CURRENCY XXX:	999,999,999,999.99 X (44)								
	(45)								
ACCOUNT TOTALS IN PAYMENT CURRENCY XXX:	999,999,999,999.99 X (51)								
	(52)								
END OF REPORT	XXXXXXXXXXXXXX128 (42)								

**Net Settlement Advisements**  
**Transfer Agent Advisement Exception Report**

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## Field Descriptions

The table below includes information about each of the fields in the Transfer Agent Advisement Exception Report.

The column headings in this table are as follows:

<b>Heading</b>	<b>Description</b>
Field No.	The field number in this column corresponds to the field number in parenthesis on the sample layout.
Field Name	The name used to reference the field.
Req or Opt	This column displays an R if the field is required and displays an O if the field is optional and will be displayed only if the field is appropriate for this Transfer Agent Advisement Detail. For example, the Mutual Correspondent Bank (MCB) fields will show an O and will display only if an MCB exists.
Field Length/Format	This column describes the size and characteristics of the field. An a represents an alpha field, n represents a numeric field, and the number represents the number of characters in the field.
Description	This column describes the contents of the field and any special notes.

## Transfer Agent Advisement Exception Layout

<b>Field No.</b>	<b>Field Name</b>	<b>Required (R) Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
1	Report	R	an-11	System name assigned to this report (BSADV309-AA).
2	Date	R	DD MMM YYYY	System date on which the report was created. This is displayed as Coordinated Universal Time (UTC).
3	Page Number	R	n-3	Page Number of the report.
4	Time	R	HH:MM	System time on which the report was created. This is displayed as Coordinated Universal Time (UTC).
5	Delivery Media	R	an-40	The assigned delivery media for all detail positions on this report.

**Net Settlement Advisements**  
**Transfer Agent Advisement Exception Report**

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<b>Field No.</b>	<b>Field Name</b>	<b>Required (R) Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
6	Destination	R	an-50	The assigned destination for all detail positions on this report.
7	From Name	R	an-40	Name of the company sending this report. This will always say MASTERCARD.
8	To Transfer Agent	R	an-40	The name of the transfer agent receiving this report.
9	From Office	R	an-15	Location of the MasterCard Office which is sending this report.
10	Transfer Agent ID	R	n-11	The id (identifier) of the transfer agent receiving this report.
11	Transfer Agent Bank	R	an-40	The name of the transfer agent's bank.
12	From Phone Number	R	an-12	The telephone number of the department at MasterCard which has sent this report.
13	Contact Name	R	an-40	The name of the person at the transfer agent's office that will receive this report.
14	Settlement Date	R	DD MMM YYYY	The date which settlement processing occurred.
15	Settlement Service Name	R	an-40	The name of the settlement service which this report supports.
16	Scheduled Cutoff Time	R	HH:MM	The settlement cycle cutoff time as scheduled.
17	Settlement Service ID	R	an-10	MasterCard's unique identifier for the settlement service.
18	Scheduled Settlement Cycle	R	an-2	The originally scheduled settlement service cycle, sequential within service
19	Settlement Service Type	R	an-16	The level of the settlement service: regional or intracurrency.
20	Settlement Bank Name	R	an-40	The name of the settlement service's designated settlement bank.

**Net Settlement Advisements**  
**Transfer Agent Advisement Exception Report**

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Field No.	Field Name	Required (R) Optional (O)	Attribute	Description
21	Settlement Account Number	R	an-19	The account number of the settlement service's designated settlement bank (the account number which the transfer agent receives money from or pays money to).
22	Settlement Routing Number	R	an-18	The routing number of the settlement service's designated settlement bank (the routing number which the transfer agent receives money from or pays money to).
23	Agent Account Number	R	an-19	The account number of the transfer agent detailed on this report.
24	Bank Routing Number	R	an-18	The routing number assigned to the bank that controls the transfer agent.
25	Currency Name	R	an-40	The ISO name of the currency that the positions are valued in.
26	Currency Code	R	a-3 n-3	The ISO alpha and numeric codes in which the currency positions are valued.
27	Country Code	R	a-3	The 3 character ISO code for the country in which the transfer agent resides. This is displayed as Alpha characters.
28	Value Date	R	an-11	The date funds should move for settlement stated in this report.
29	Member Name	R	an-40	The name of the member associated with the settlement positions which follow on this report.
30	Member ID	R	n-11	The unique identifier for the member.
31	Internal Member ID	R	an-20	The member's unique identifier assigned by the bank that manages the transfer agent.
32	No	R	an-3	A unique identifier for the line created at the time of the report.

**Net Settlement Advisements**  
**Transfer Agent Advisement Exception Report**

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<b>Field No.</b>	<b>Field Name</b>	<b>Required (R) Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
33	Recon Date	R	an-11	The reconciliation date of an individual member settlement position that will be settled through the transfer agent.
34	Input Source	R	an-10	System that feeds Settlement Account Management (S.A.M.): 0000000001 = GCMS 0000000002 = RPPS 0000000003 = MCBS 0000000004 = RSC / APC 0000000007 = RCMS
35	Trans ID	R	an-25	Transmission ID
36	Originated in Payment	R	n-17	The amount of the settlement position that is activity submitted by this member, reported on the advisement in Payment Currency.
37	D/C	R	a-1	Debit/credit indicator.
38	Received in Payment	R	n-17	The amount of the settlement position that is activity received by this member, reported on the advisement in Payment Currency.
39	D/C	R	a-1	Debit/credit indicator.
40	Net Amount in Payment	R	n-17	The total net amount of this member's settlement position that will be settled through the transfer agent, reported on the advisement in Payment Currency.
41	D/C	R	a-1	Debit/credit indicator.
42	Reason	R	a-128	The reason why a transfer agent's net position amount is below the minimum limit.
43	Member Totals in Payment Currency XXX	R	n-3	Three-digit code which indicates the currency in which the member is paid or pays to settle their activity.

**Net Settlement Advisements**  
**Transfer Agent Advisement Exception Report**

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<b>Field No.</b>	<b>Field Name</b>	<b>Required (R) Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
44	Member Totals in Payment Currency (Originated)	R	n-18	The total amount of all settlement positions with the same value date for this member that was activity submitted by the member, reported on the advisement in Payment Currency.
45	D/C	R	a-1	Debit/credit indicator.
46	Member Totals in Payment Currency (Received)	R	n-18	The total amount of all settlement positions with the same value date for this member that was activity received by the member, reported on the advisement in Payment Currency.
47	D/C	R	a-1	Debit/credit indicator.
48	Member Totals in Payment Currency (Net Amount)	R	n-18	The total net amount of all settlement positions with the same value date for this member, reported on the advisement in Payment Currency.
49	D/C	R	a-1	Debit/credit indicator.
50	Account Totals in Payment Currency XXX	R	n-3	Three digit code which indicates the account payment currency for this transfer agent.
51	Account Totals in Payment Currency (Originated)	R	n-18	The total amount of all settlement positions with the same value date for the account that was activity submitted by the members, reported on the advisement in Payment Currency.
52	D/C	R	a-1	Debit/credit indicator.
53	Account Totals in Payment Currency (Received)	R	n-18	The total amount of all settlement positions with the same value date for the account that was activity received by the members, reported on the advisement in Payment Currency.
54	D/C	R	a-1	Debit/credit indicator.

**Net Settlement Advisements**  
**Transfer Agent Advisement Exception Report**

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<b>Field No.</b>	<b>Field Name</b>	<b>Required (R) Optional (O)</b>	<b>Attribute</b>	<b>Description</b>
55	Account Totals in Payment Currency (Net Amount)	R	n-18	The total net amount of all settlement positions with the same value date for the account, reported on the advisement in Payment Currency.
56	D/C	R	a-1	Debit/credit indicator.

# B

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

*This appendix applies to members licensed in regions other than Europe. It describes guidelines for effecting settlement for each regional settlement service processing through the Global Clearing Management System (GCMS), Regional Service Center (RSC) Australasian Processing Center (APC), and Remote Payment and Presentment Service (RPPS).*

Australian Dollar (Settlement Service ID—AP00000002) .....	B-1
Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008) .....	B-16
Canadian Dollar (Settlement Service ID—CA00000001).....	B-31
Euro (Settlement Service ID—EU00000007).....	B-45
Hong Kong Dollar (Settlement Service ID—AP00000001) .....	B-60
Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011) .....	B-75
Malaysian Ringgit (Settlement Service ID—AP00000004).....	B-90
New Zealand Dollar (Settlement Service ID—AP00000006) .....	B-105
New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009) .....	B-120
Pound Sterling (Settlement Service ID—EU00000003) .....	B-135
South African Rand (Settlement Service ID—ME00000001) .....	B-150
RPPS United States Dollar (Settlement Service ID—US00000002) .....	B-165
Singapore Dollar (Settlement Service ID—AP00000003).....	B-173
United States Dollar (Settlement Service ID—US00000001).....	B-188
United States Dollar (Settlement Service ID—EU00000002).....	B-203
United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010) .....	B-218

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

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Japanese Yen (Settlement Service ID—AP00000005) ..... B-233

## **Australian Dollar (Settlement Service ID—AP00000002)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

JPMorgan Chase, Sydney

- Account number: 0010019311
- S.W.I.F.T. ID: CHASAU2XXXX
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within Australia that settles in Australian Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the Australian Payments Clearing Associate (APCA) clearing systems using the Real Time Gross Settlement (RTGS) system or direct entry via the Automated Clearing House (ACH) system
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Australian Dollar (Settlement Service ID—AP00000002)

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

### **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

### **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 08:00 St. Louis time and the member's final position is established for the settlement day.

### **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in AUD.

### **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Australian banking holidays.
- Settlement will not be valued on any Australian banking or U.S. Federal Reserve holidays.

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

### Australian Dollar (Settlement Service ID—AP00000002)

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard					
	Declared		Local		U.S.	
Weekend	Holiday	Open	Holiday	Open	Holiday	Weekend

May  
2006

<b>U.S. Holiday</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered	Y	Y	N
TFO Delivered	Y	Y	N
Good Value Date	Y	N	N
<b>Local Holiday</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered	Y	N	Y
TFO Delivered	Y	N	Y
Good Value Date	Y	N	Y
<b>MasterCard Declared Holiday</b>	<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered	N	N	Y
TFO Delivered	N	N	Y
Good Value Date	N	N	Y

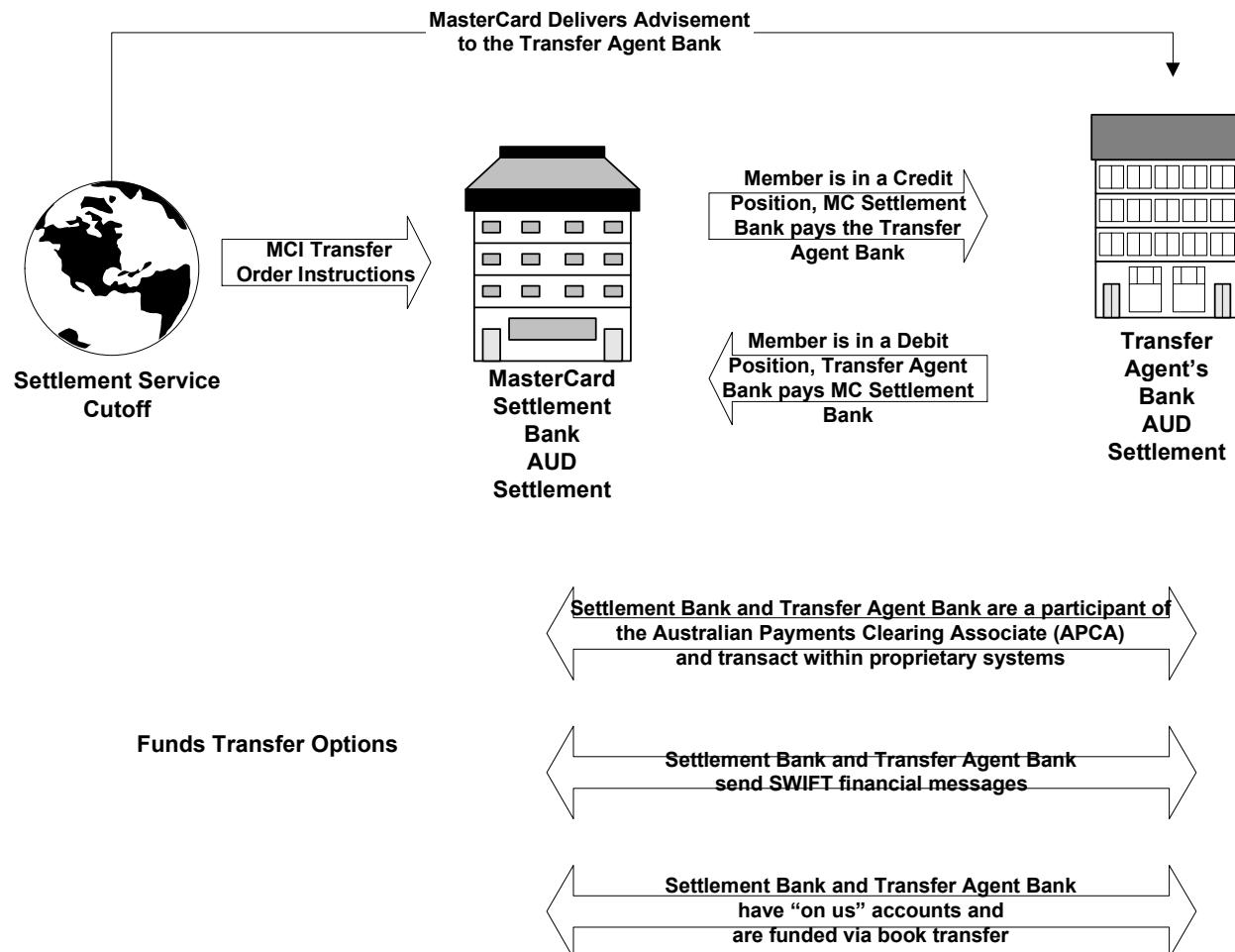
## Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in Australian Dollar. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in Australian Dollar.

#### Standard Settlement for Australian Dollar—AP00000002



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select “Regional”
Notify MasterCard if the NSA is for the regional settlement service default	Select either “Yes” or “No” and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Australian Dollar/036 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Australian Dollar (Settlement Service ID—AP00000002)

<b>Section/Field within NSA</b>	<b>Information Required</b>	
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	May 2006
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
<b><i>Section III: Pay Thru Information</i></b>		
Pay Thru Bank Name	Not Applicable	
Pay Thru Bank Address	Not Applicable	
U.S. Federal Banking Routing Transit Number	Not Applicable	
S.W.I.F.T. ID	Not Applicable	
Pay Thru Bank Account Number	Not Applicable	
Pay Thru Bank Account Currency	Not Applicable	
International Bank Account Number (IBAN) ISO Country Code	Not Applicable	
IBAN Check Number	Not Applicable	
IBAN Bank Code	Not Applicable	
IBAN Branch Code	Not Applicable	
<b><i>Section IV: Consolidated Settlement Through Another Principal Member</i></b>		
Consolidated Settlement Transfer Agent Name	Not Applicable	
Consolidated Transfer Agent Member ID	Not Applicable	
Transfer Agent's Account Currency	Not Applicable	
<b><i>Section V: Settlement Selection Criteria</i></b>		
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions	
Card Program Identifier		
Transaction Currency		
Issuer Account Range		
Acquirer BIN		
Issuer Only		
Acquirer Only		

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar (Settlement Service ID—AP00000002)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the transfer agent choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

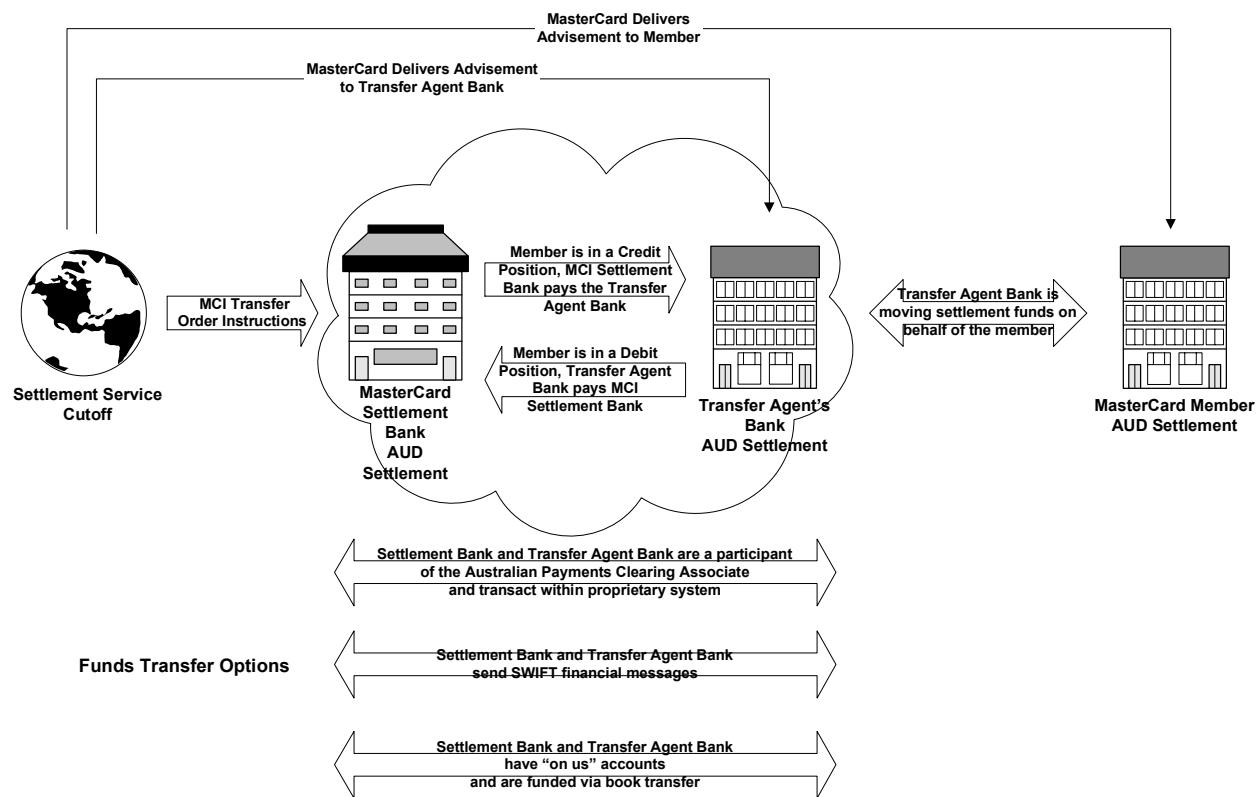
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Australian Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Australian Dollar.

#### **Consolidated Settlement for Australian Dollar—AP00000002**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Australian Dollar (Settlement Service ID—AP00000002)

<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section IV: Consolidated Settlement Through Another Principal Member</b>	
Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Bank Account Currency	Australian Dollar 036/AUD
<b>Section V: Settlement Selection Criteria</b>	
Settlement Criteria	Member completes if settlement criteria is needed to direct settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b>Section VI: Daily Net Settlement Advisement Transmission</b>	
Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar (Settlement Service ID—AP00000002)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Australian Dollar (Settlement Service ID—AP00000002)

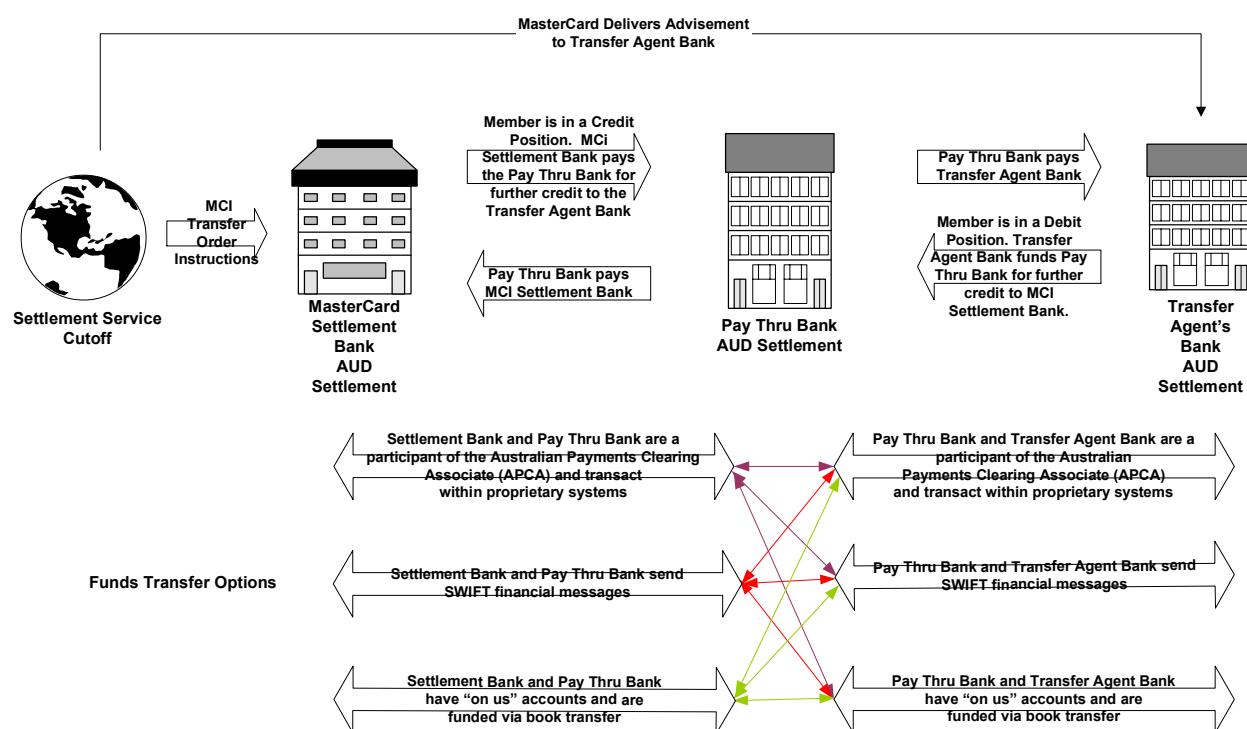
### Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in Australian Dollar. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

#### Process Flow

The following depicts the processing flow for pay thru settlement in Australian Dollar.

#### Pay Thru Settlement for Australian Dollar—AP00000002



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select “Regional”
Notify MasterCard if the NSA is for the regional settlement service default	Select either “Yes” or “No” and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Australian Dollar/036 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Australian Dollar (Settlement Service ID—AP00000002)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Australian Dollar/036 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar (Settlement Service ID—AP00000002)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)**

The following are settlement requirements for this currency and ID. This service supports settlement of **debit** processed transactions through the Regional Service Center (RSC) Australasian Processing Center (APC) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

JPMorgan Chase, Sydney

- Account number: 0010019311
- S.W.I.F.T. ID: CHASAU2XXXX
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the same open business day as the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within Australia that settles in Australian Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the Australian Payments Clearing Associate (APCA) clearing systems using the RTGS system or direct entry via the Automated Clearing House (ACH) system
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

## **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 10:30 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in AUD.

## **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Australian banking holidays.
- Settlement will not be valued on any Australian banking or U.S. Federal Reserve holidays.

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)**

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

31 Dec	1 Jan	2 Jan	3 Jan	4 Jan	5 Jan	6 Jan
			MasterCard Declared			
Weekend	Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>	
Advisements Delivered			Y	Y	N	May 2006
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)**

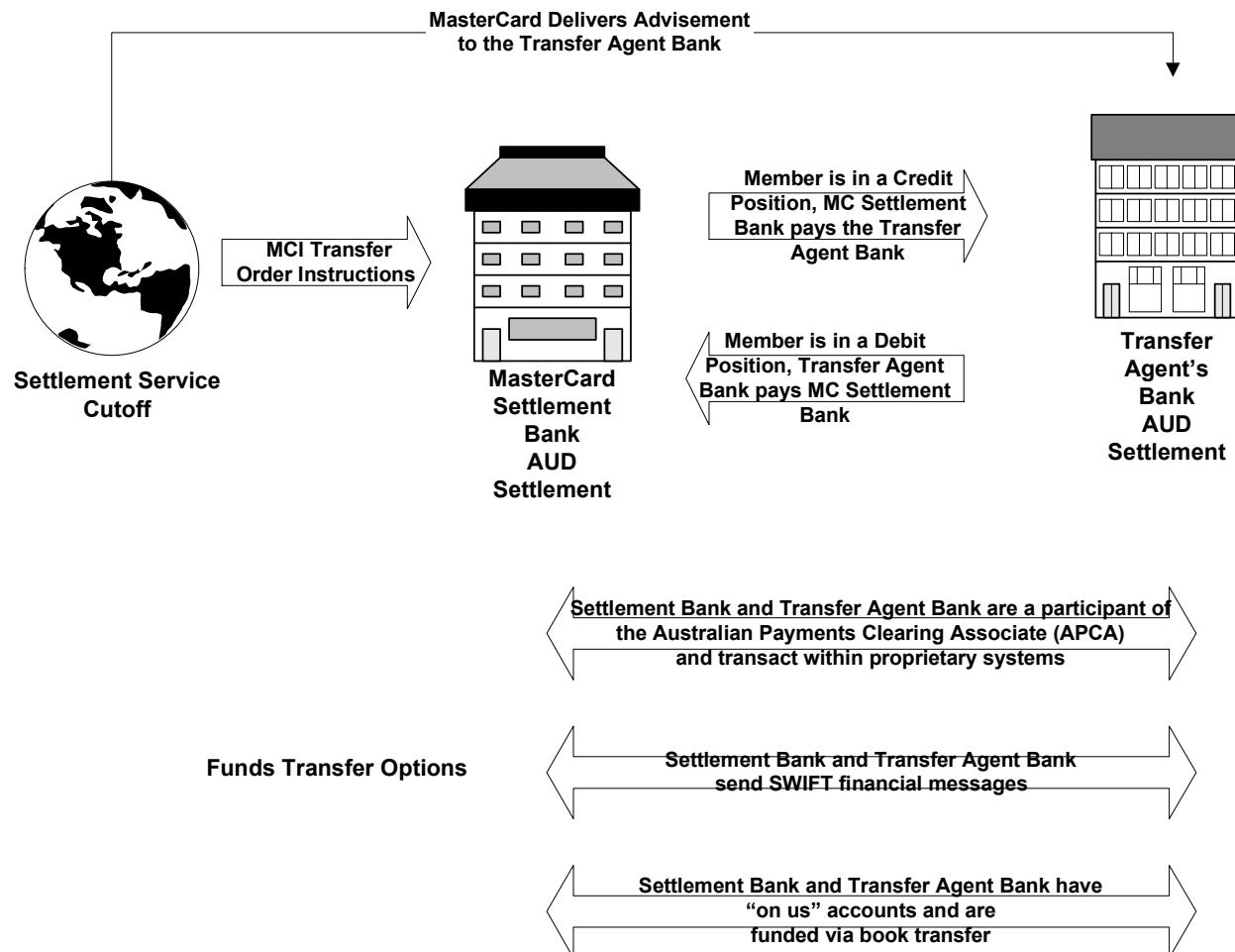
## Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in Australian Dollar processed through the RSC APC. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in Australian Dollar processed through the RSC APC.

#### Standard Settlement for Australian Dollar Processed Through the RSC APC—AP00000008



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Australian Dollar/036 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)**

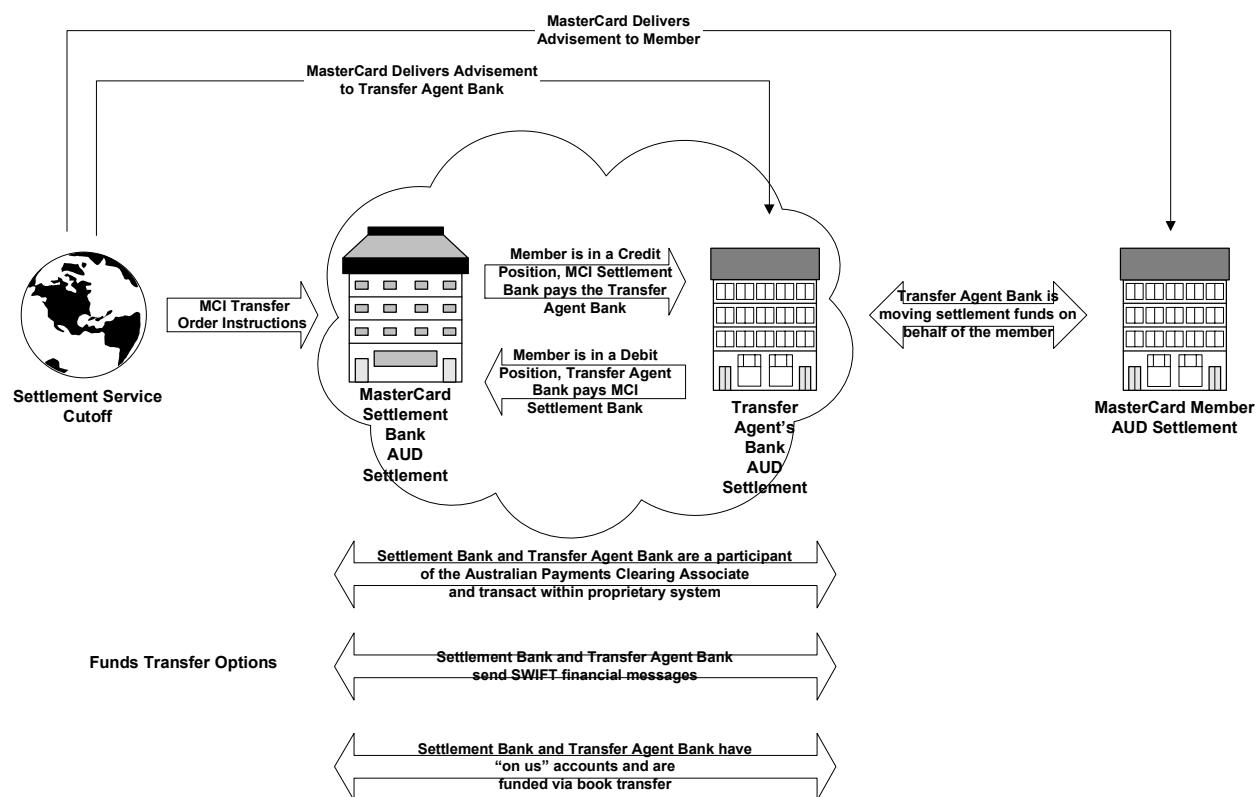
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Australian Dollar processed through the RSC APC. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Australian Dollar processed through the RSC APC.

#### **Consolidated Settlement for Australian Dollar Processed Through the RSC APC—AP00000008**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Australian Dollar 036/AUD

***Section V: Settlement Selection Criteria***

Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)**

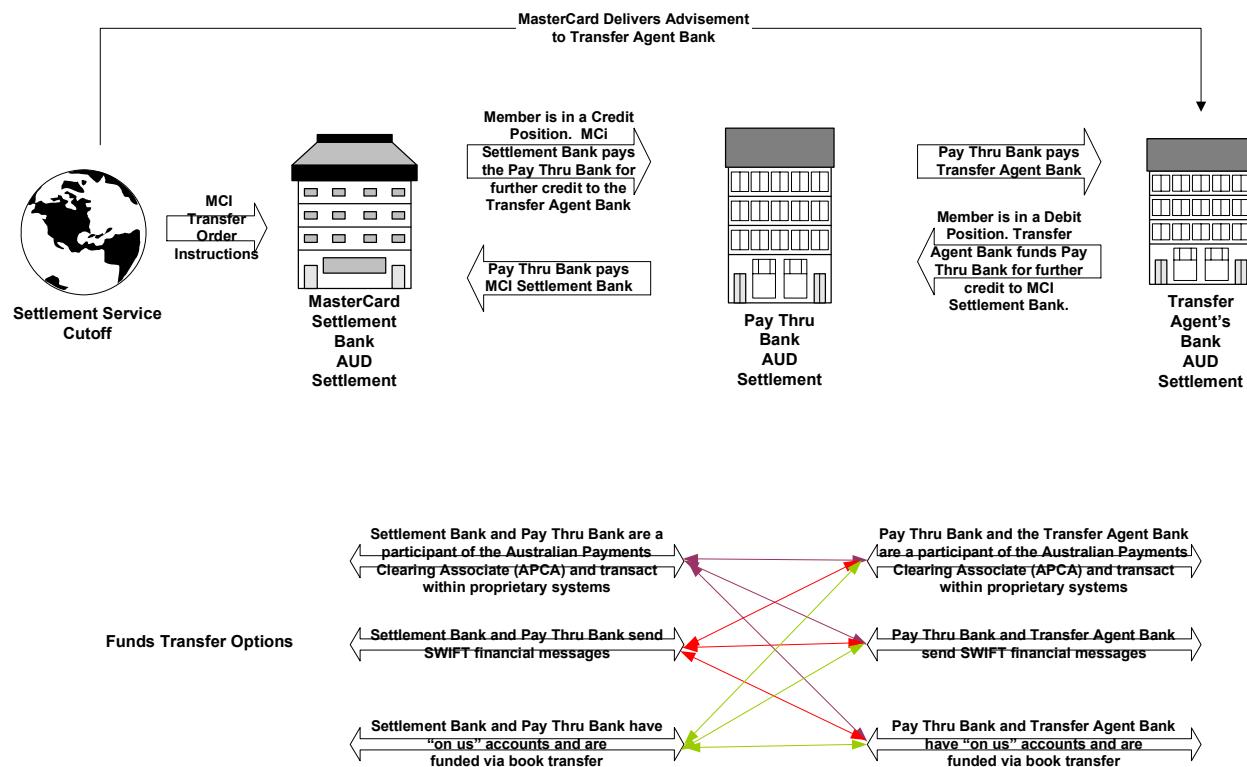
## Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in Australian Dollar processed through the RSC APC. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

### Process Flow

The following depicts the processing flow for pay thru settlement in Australian Dollar processed through the RSC APC.

#### Pay Thru Settlement for Australian Dollar Processed Through the RSC APC—AP00000008



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Australian Dollar/036 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Australian Dollar/036 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Australian Dollar Processed Through the RSC APC (Settlement Service ID—AP00000008)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Canadian Dollar (Settlement Service ID—CA00000001)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

JPMorgan Chase, Toronto

- Account number: 0731753500
- S.W.I.F.T. ID: CHASCATTXXX
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the first open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within Canada that settles in Canadian Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank via a mutual correspondent bank relationship through one of the following:

- A participant of the Canadian Payment Association that processes within the Automated Clearing and Settlement System
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Canadian Dollar (Settlement Service ID—CA00000001)**

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

### **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

### **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 08:00 St. Louis time and the member's final position is established for the settlement day.

### **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in CAD.

### **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Canadian banking holidays.
- Settlement will not be valued on any Canadian banking or U.S. Federal Reserve holidays.

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Canadian Dollar (Settlement Service ID—CA00000001)**

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## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
MasterCard Declared Weekend						
U.S. Holiday						
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
Local Holiday						
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
MasterCard Declared Holiday						
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Canadian Dollar (Settlement Service ID—CA00000001)

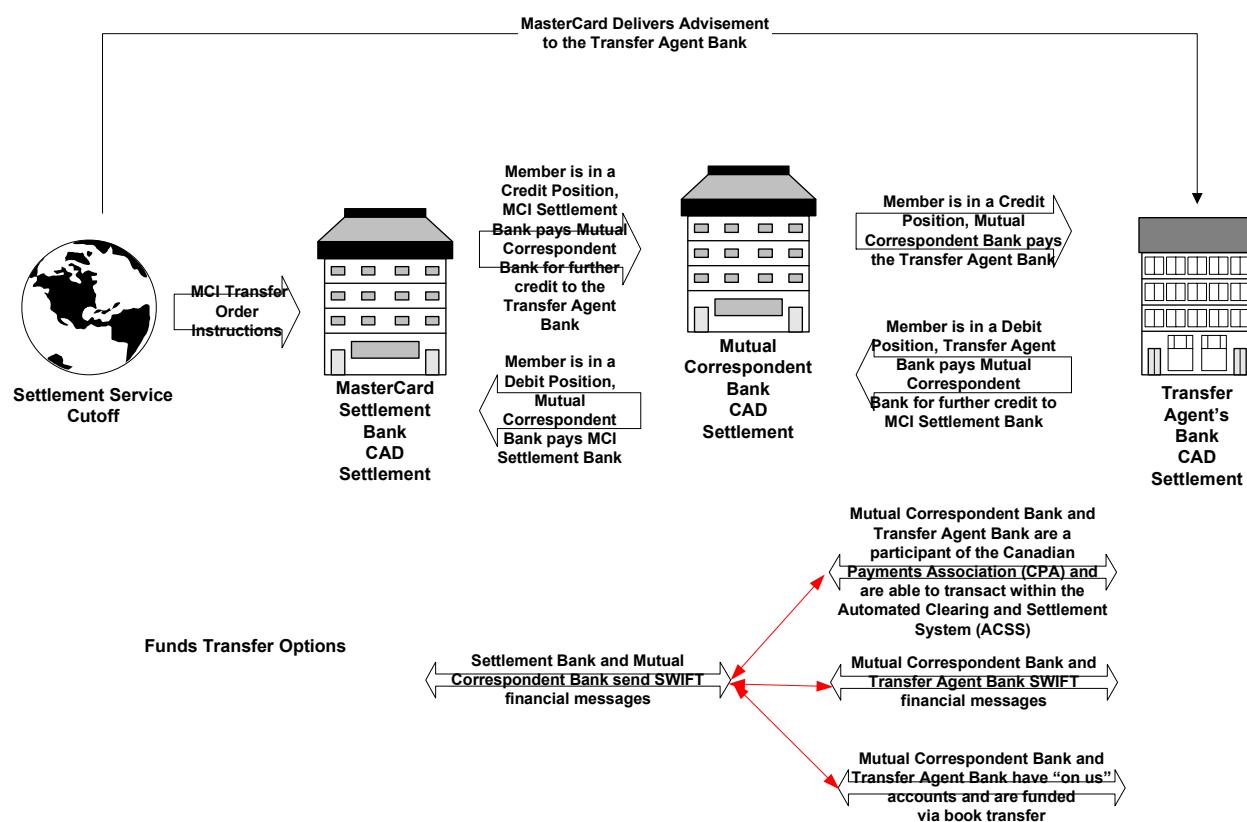
### Standard Settlement (Three Party Settlement Arrangement)

The following is information for standard settlement in Canadian Dollar. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement. The member/transfer agent settles through the MasterCard correspondent bank and then ultimately to the MasterCard settlement account at the settlement bank.

#### Process Flow

The following depicts the processing flow for standard settlement in Canadian Dollar.

#### Standard Settlement for Canadian Dollar—CA00000001



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Settlement Currency Canadian Dollar 124/CAD
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Canadian Dollar (Settlement Service ID—CA00000001)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

### ***Section V: Settlement Selection Criteria***

Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Canadian Dollar (Settlement Service ID—CA00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Canadian Dollar (Settlement Service ID—CA00000001)

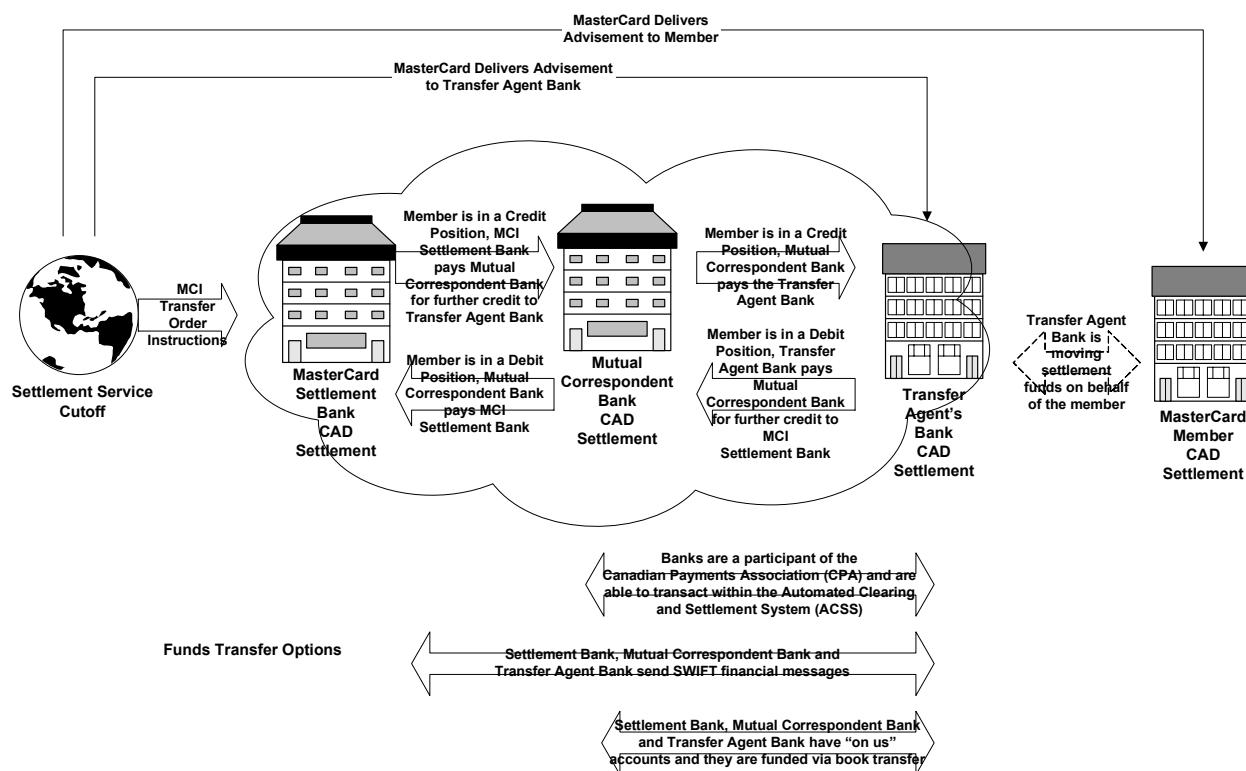
### Consolidated Settlement (Three Party Settlement Arrangement)

The following is information for consolidated settlement in Canadian Dollar. As shown below, the principal member has designated another bank to settle on its behalf. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member through the MasterCard correspondent bank, with the ultimate beneficiary being the MasterCard settlement account at the settlement bank.

#### Process Flow

The following depicts the processing flow for consolidated settlement in Canadian Dollar.

#### Consolidated Settlement for Canadian Dollar—CA00000001



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Canadian Dollar (Settlement Service ID—CA00000001)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section IV: Consolidated Settlement Through Another Principal Member</b>	
Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Settlement currency Canadian Dollar CAD/124
<b>Section V: Settlement Selection Criteria</b>	
Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to guide settlement of transactions
<b>Section VI: Daily Net Settlement Advisement Transmission</b>	
Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
<b>Section VII: Agreement and Contact Information</b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

May  
2006

# Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

## Canadian Dollar (Settlement Service ID—CA00000001)

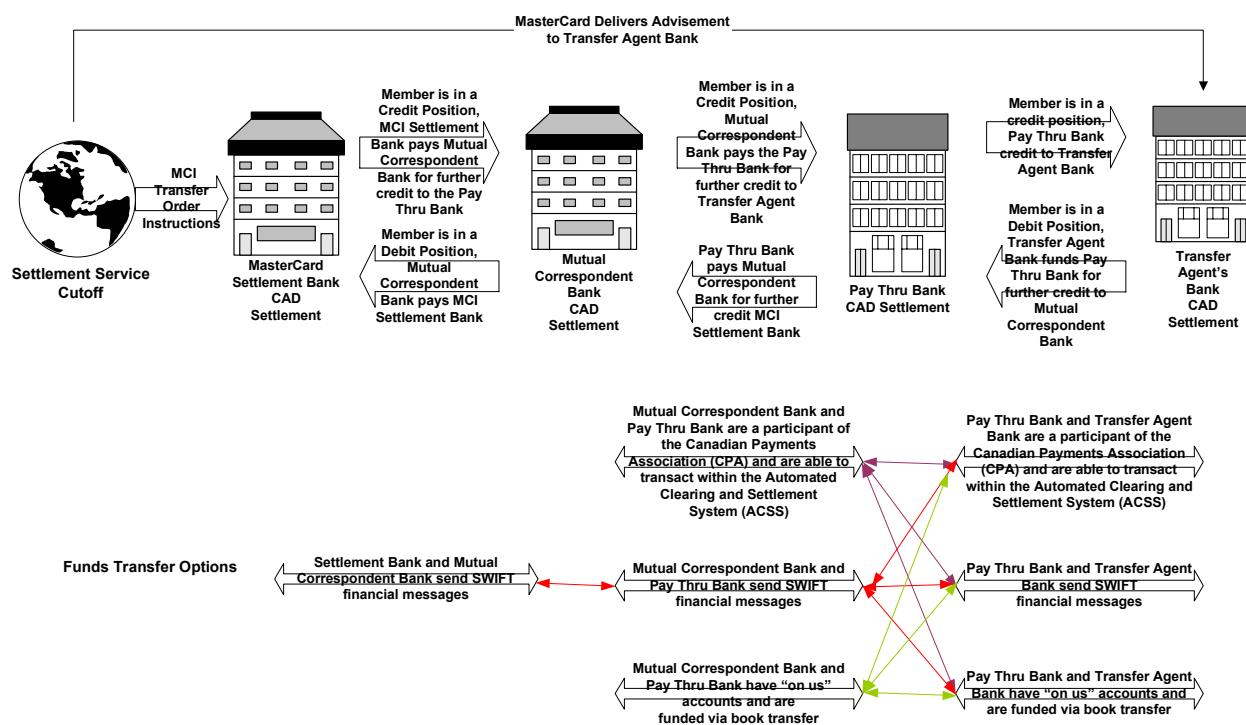
## Pay Thru Settlement (Four Party Settlement Arrangement)

The following is information for pay thru settlement in Canadian Dollar. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

### Process Flow

The following depicts the processing flow for pay thru settlement in Canadian Dollar.

#### Pay Thru Settlement for Canadian Dollar—CA00000001



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Canadian Dollar (Settlement Service ID—CA00000001)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Settlement Currency Canadian Dollar 124/CAD
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Canadian Dollar (Settlement Service ID—CA00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Settlement Currency Canadian Dollar 124/CAD
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Canadian Dollar (Settlement Service ID—CA00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Euro (Settlement Service ID—EU00000007)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

JPMorgan Chase, London

- Account number: 23097201
- S.W.I.F.T. ID: CHASGB2LXXX
- International Bank Account Number (IBAN):  
GB 92 CHAS 609242 23097201

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within Europe that settles in Euro. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant in TARGET and/or EURO ONE payment systems
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

### **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

### **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

### **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in EUR.

### **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any TARGET holidays.
- Settlement will not be valued on any TARGET or U.S. Federal Reserve holidays.

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Euro (Settlement Service ID—EU00000007)**

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## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared			
Weekend	Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>						
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>						
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>						
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

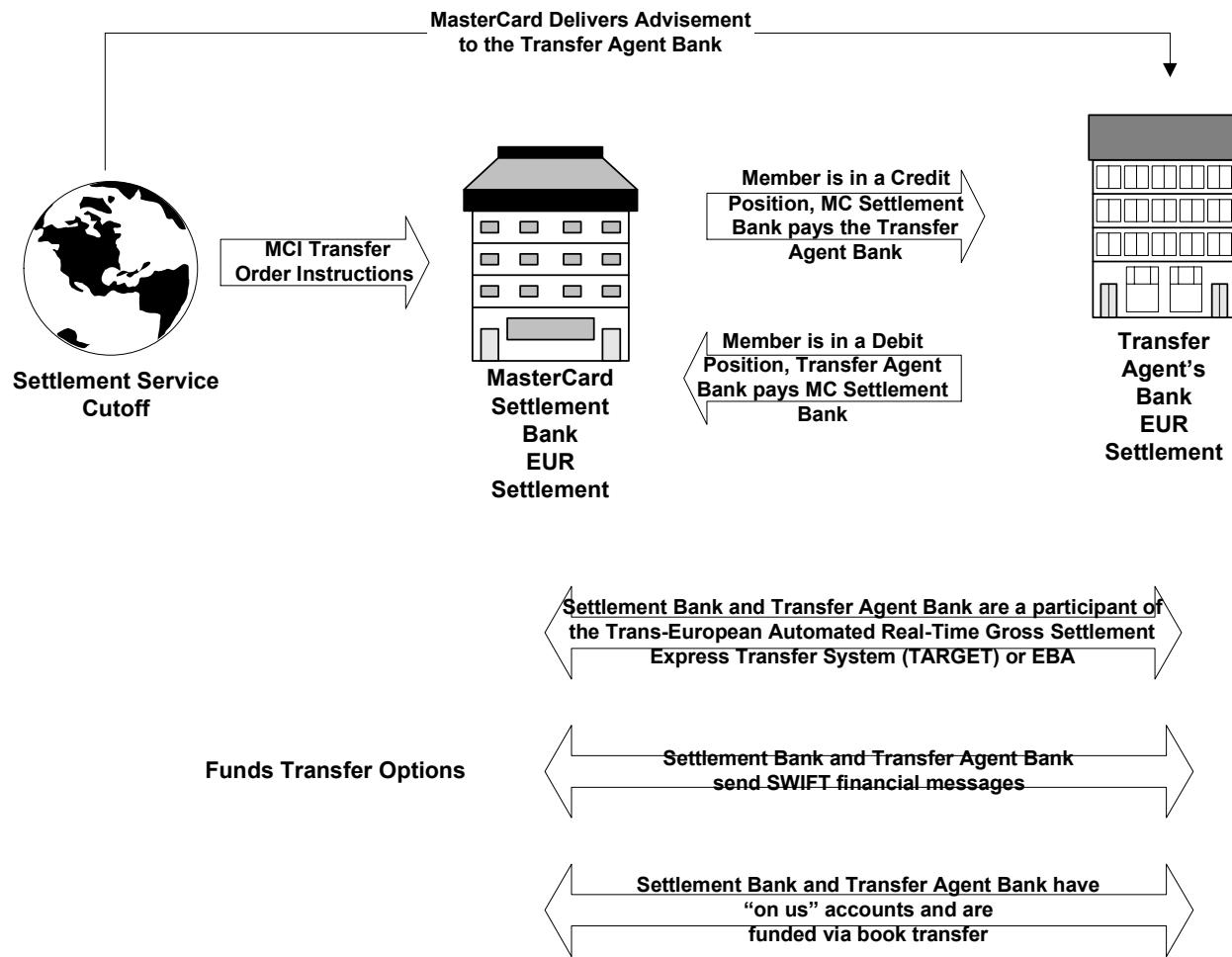
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Euro. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Euro.

#### **Standard Settlement for Euro—EU00000007**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Euro/978 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN
IBAN Check Number	Check Number associated with the transfer agent's IBAN

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Euro (Settlement Service ID—EU00000007)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Euro (Settlement Service ID—EU00000007)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

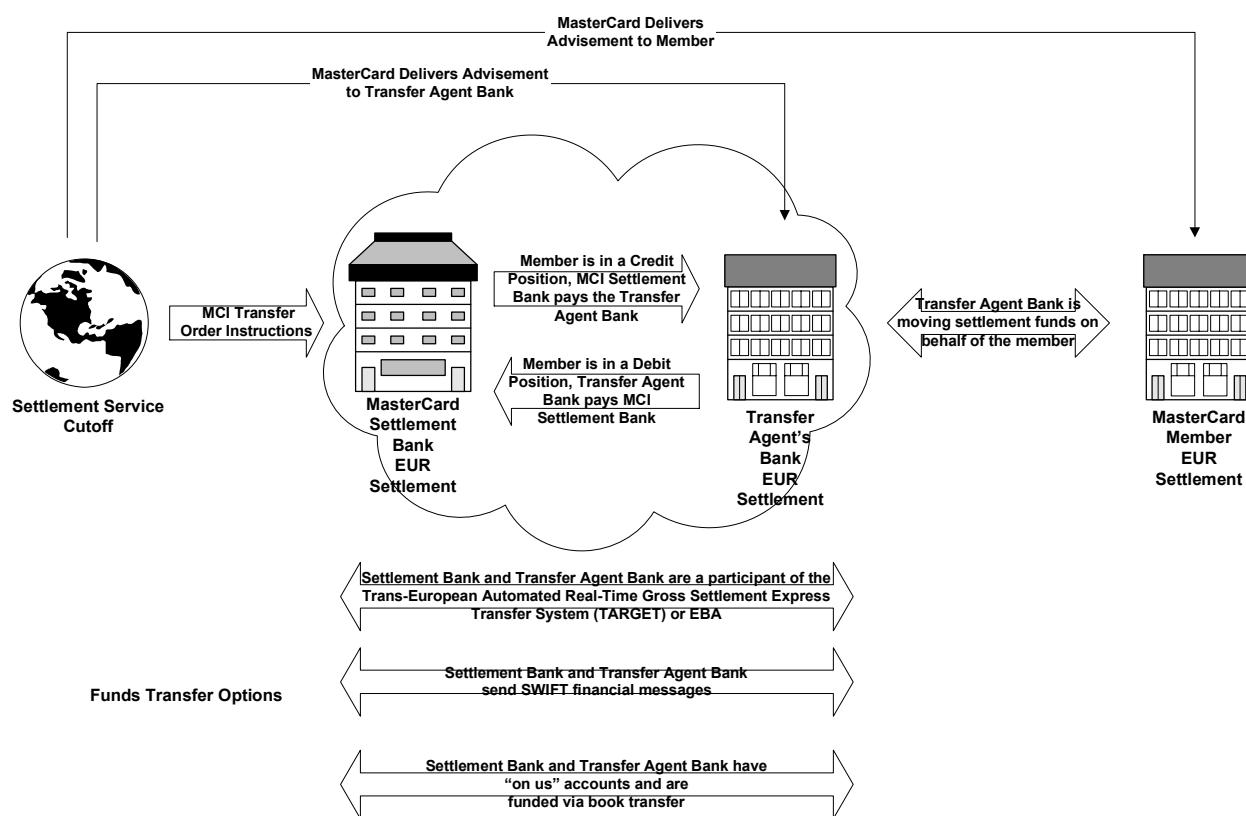
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Euro. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Euro.

#### **Consolidated Settlement for Euro—EU00000007**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Euro (Settlement Service ID—EU00000007)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Euro 978/EUR

***Section V: Settlement Selection Criteria***

Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to direct settlement of transactions
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***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Euro (Settlement Service ID—EU00000007)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

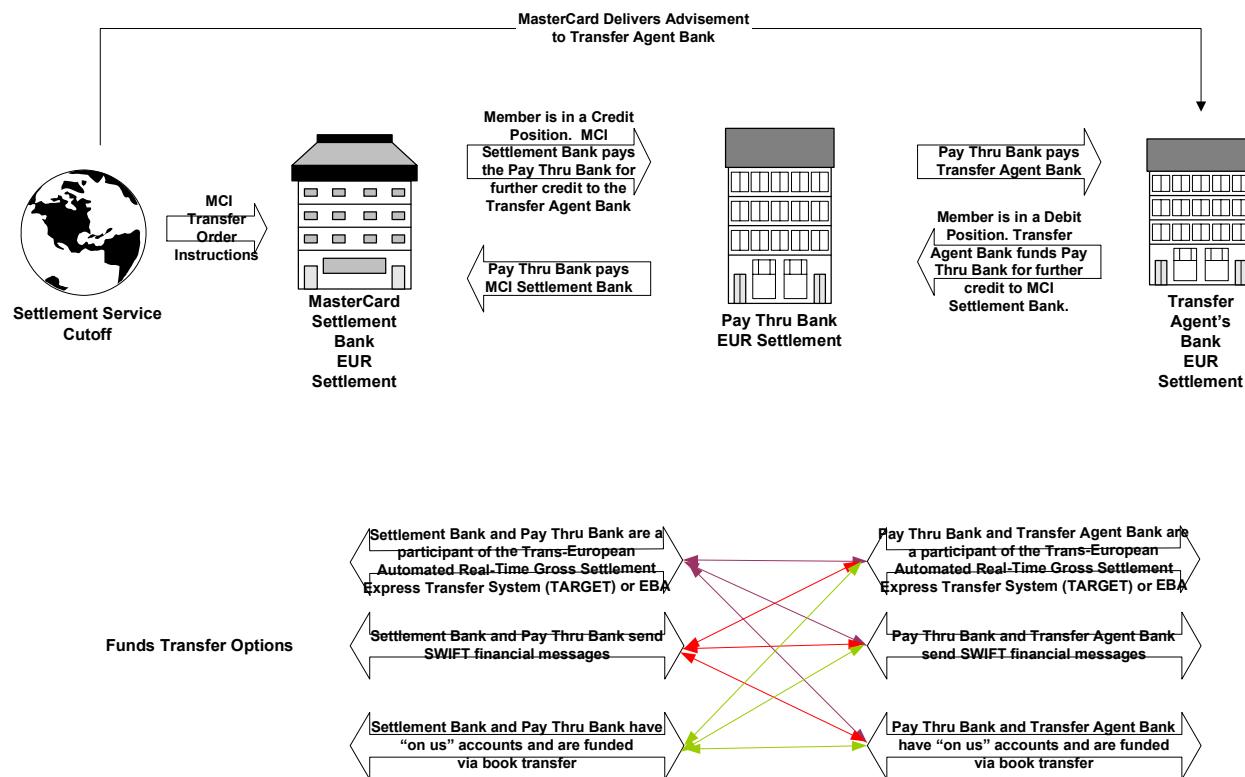
## **Pay Thru Settlement (Three Party Settlement Arrangement)**

The following is information for pay thru settlement in Euro. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

### **Process Flow**

The following depicts the processing flow for pay thru settlement in Euro.

#### **Pay Thru Settlement for Euro—EU00000007**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Euro/978 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN
IBAN Check Number	Check Number associated with the transfer agent's IBAN

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Euro (Settlement Service ID—EU00000007)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Euro/978 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN
IBAN Check Number	Check Number associated with the pay thru's IBAN
IBAN Bank Code	Bank Code associated with the pay thru's IBAN
IBAN Branch Code	Branch Code associated with the pay thru's IBAN

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Euro (Settlement Service ID—EU00000007)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Hong Kong Dollar (Settlement Service ID—AP00000001)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

JPMorgan Chase, Hong Kong

- Account number: 6839254304
- S.W.I.F.T. ID: CHASHKHHXXX
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within Hong Kong that settles in Hong Kong Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the Hong Kong Interbank Clearing LTD (HKCL) that transacts within the Clearing House Automated Transfer System (CHATS) or Autopay
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

## **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 08:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in HKD.

## **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Hong Kong banking holidays.
- Settlement will not be valued on any Hong Kong banking or U.S. Federal Reserve holidays.

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared			
Weekend	Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<hr/>						
<b>U.S. Holiday</b>			<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>	
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

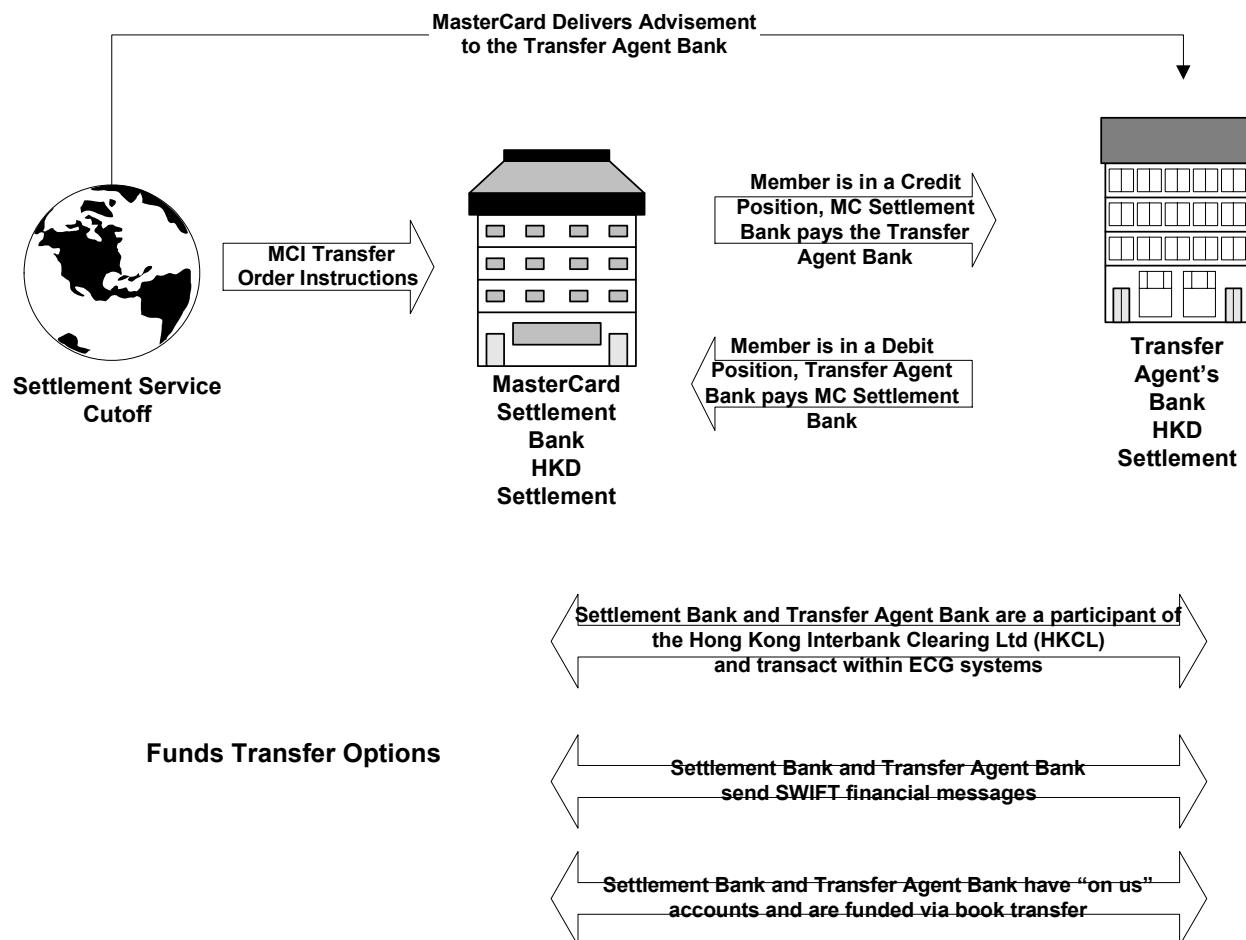
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Hong Kong Dollar. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Hong Kong Dollar.

#### **Standard Settlement for Hong Kong Dollar—AP00000001**



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Hong Kong Dollar (Settlement Service ID—AP00000001)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Hong Kong Dollar/344 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Hong Kong Dollar (Settlement Service ID—AP00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Hong Kong Dollar (Settlement Service ID—AP00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

### Hong Kong Dollar (Settlement Service ID—AP00000001)

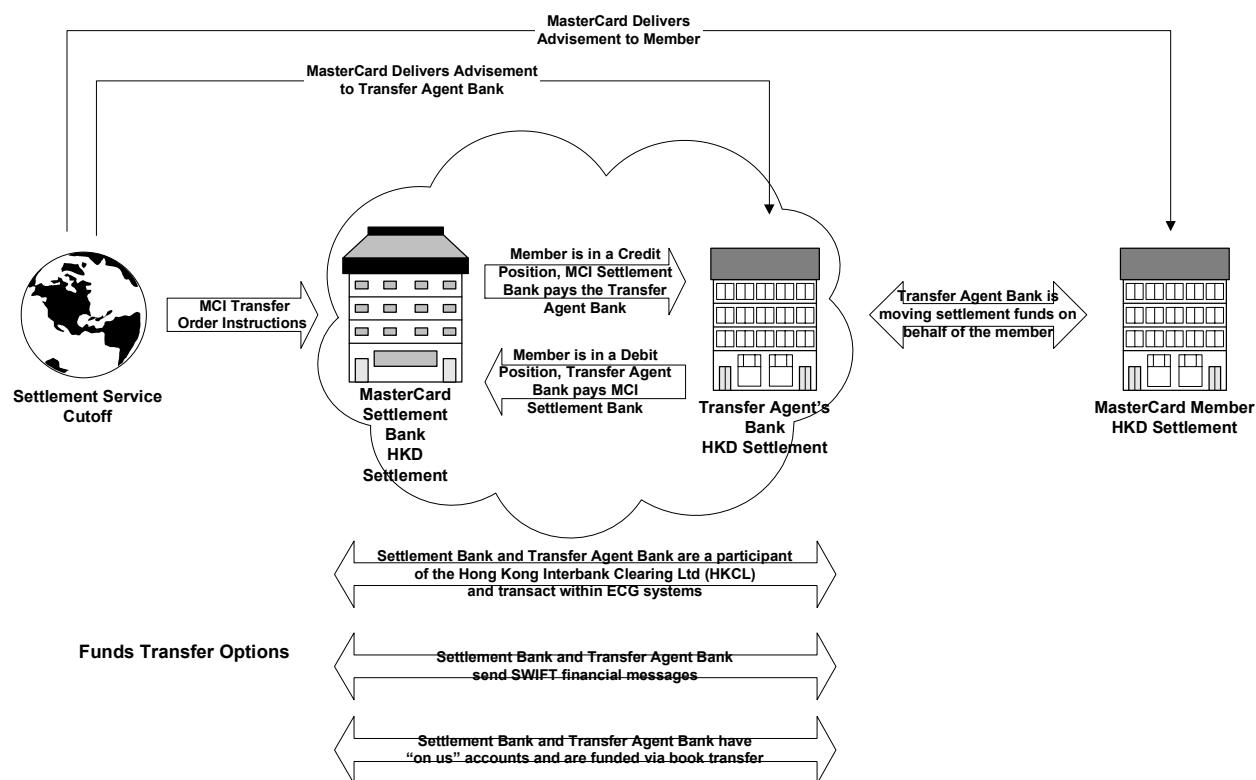
## Consolidated Settlement (Two Party Settlement Arrangement)

The following is information for consolidated settlement in Hong Kong Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### Process Flow

The following depicts the processing flow for consolidated settlement in Hong Kong Dollar.

#### Consolidated Settlement for Hong Kong Dollar—AP00000001



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Hong Kong Dollar (Settlement Service ID—AP00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Hong Kong Dollar 344/HKD

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to direct settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Section VI: Daily Net Settlement Advisement Transmission**

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Hong Kong Dollar (Settlement Service ID—AP00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

### **Hong Kong Dollar (Settlement Service ID—AP00000001)**

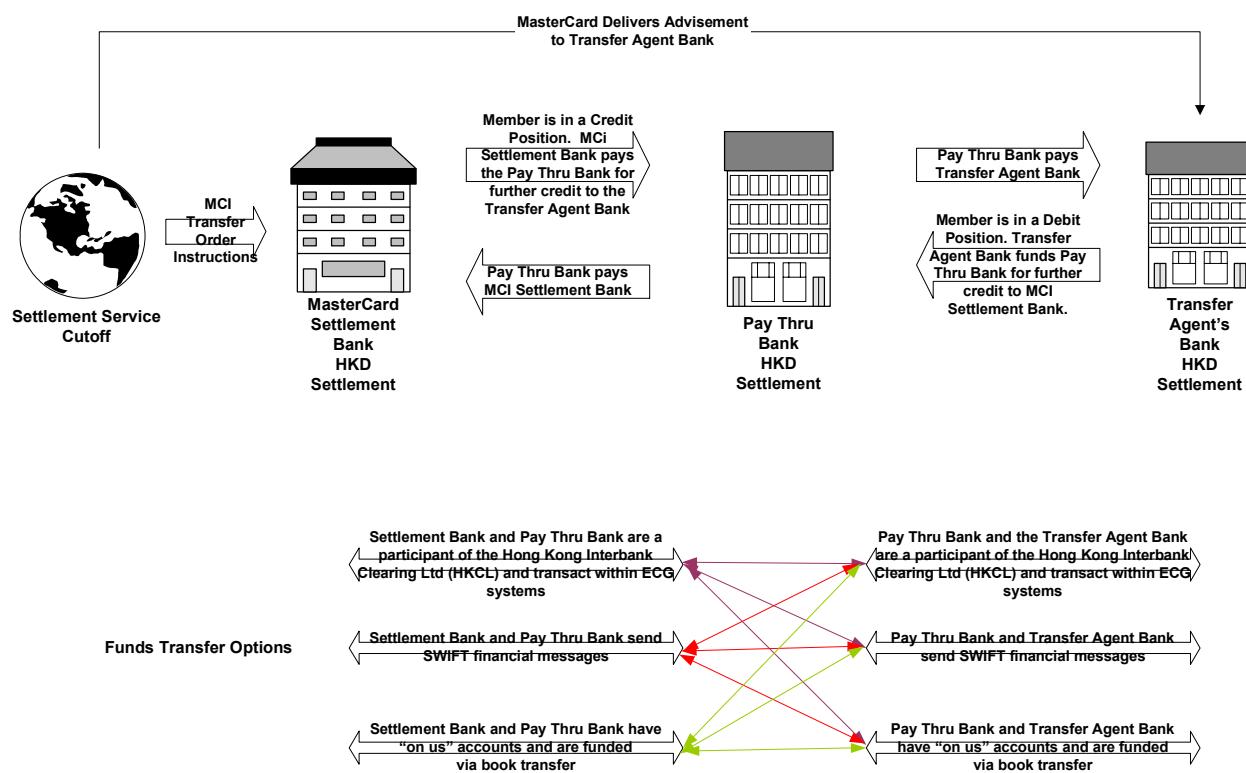
## **Pay Thru Settlement (Three Party Settlement Arrangement)**

The following is information for pay thru settlement in Hong Kong Dollar. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

## Process Flow

The following depicts the processing flow for pay thru settlement in Hong Kong Dollar.

Pay Thru Settlement for Hong Kong Dollar—AP00000001



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Hong Kong Dollar (Settlement Service ID—AP00000001)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Hong Kong Dollar/344 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Hong Kong Dollar (Settlement Service ID—AP00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Hong Kong Dollar/344 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Hong Kong Dollar (Settlement Service ID—AP00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)**

The following are settlement requirements for this currency and ID. This service supports settlement of **debit** processed transactions through the Regional Service Center (RSC) Australasian Processing Center (APC).

### **MasterCard Settlement Bank**

JPMorgan Chase, Hong Kong

- Account number: 6839254304
- S.W.I.F.T. ID: CHASHKHHXXX
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within Hong Kong that settles in Hong Kong Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the Hong Kong Interbank Clearing LTD (HKCL) that transacts within the Clearing House Automated Transfer System (CHATS) or Autopay
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)**

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

### **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

### **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 08:00 St. Louis time and the member's final position is established for the settlement day.

### **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in HKD.

### **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Hong Kong banking holidays.
- Settlement will not be valued on any Hong Kong banking or U.S. Federal Reserve holidays.

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)**

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## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared			
Weekend	Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<hr/>						
<b>U.S. Holiday</b>			<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>	
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)

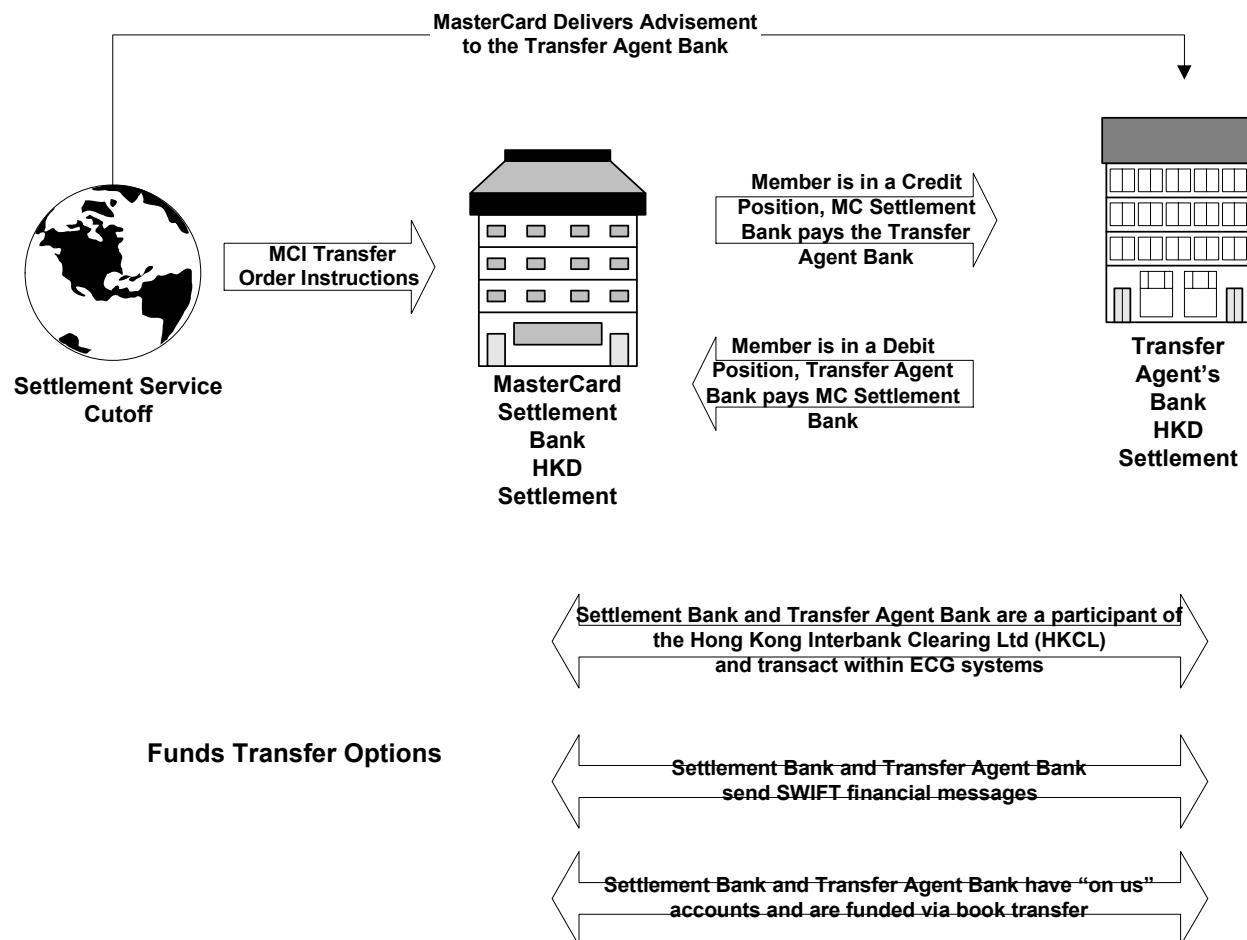
### Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in Hong Kong Dollar. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

#### Process Flow

The following depicts the processing flow for standard settlement in Hong Kong Dollar through the RSC APC.

#### Standard Settlement for Hong Kong Dollar Through the RSC APC—AP00000011



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)**

## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Hong Kong Dollar/344 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

### ***Section V: Settlement Selection Criteria***

Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems****Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)

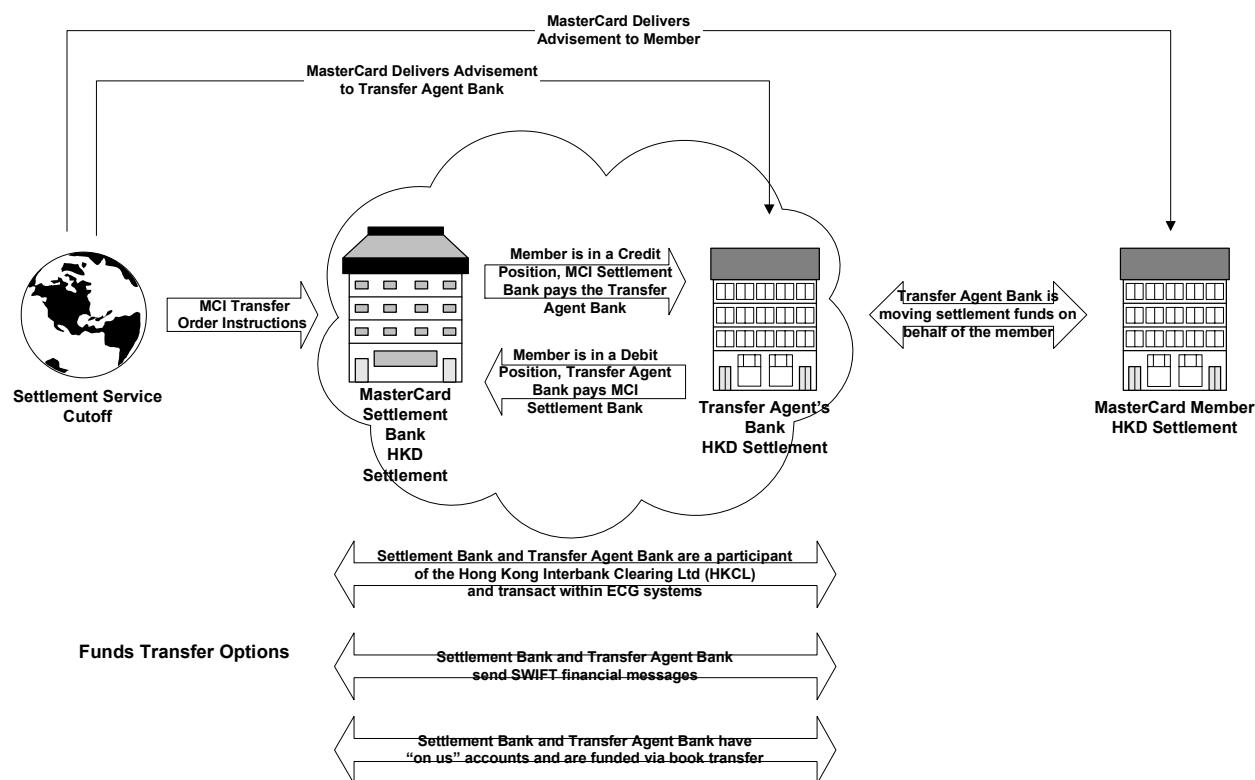
## Consolidated Settlement (Two Party Settlement Arrangement)

The following is information for consolidated settlement in Hong Kong Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### Process Flow

The following depicts the processing flow for consolidated settlement in Hong Kong Dollar processed through the RSC APC.

#### Consolidated Settlement for Hong Kong Dollar Through the RSC APC—AP00000011



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)**

## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section IV: Consolidated Settlement Through Another Principal Member</b>	
Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Hong Kong Dollar 344/HKD
<b>Section V: Settlement Selection Criteria</b>	
Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b>Section VI: Daily Net Settlement Advisement Transmission</b>	
Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)

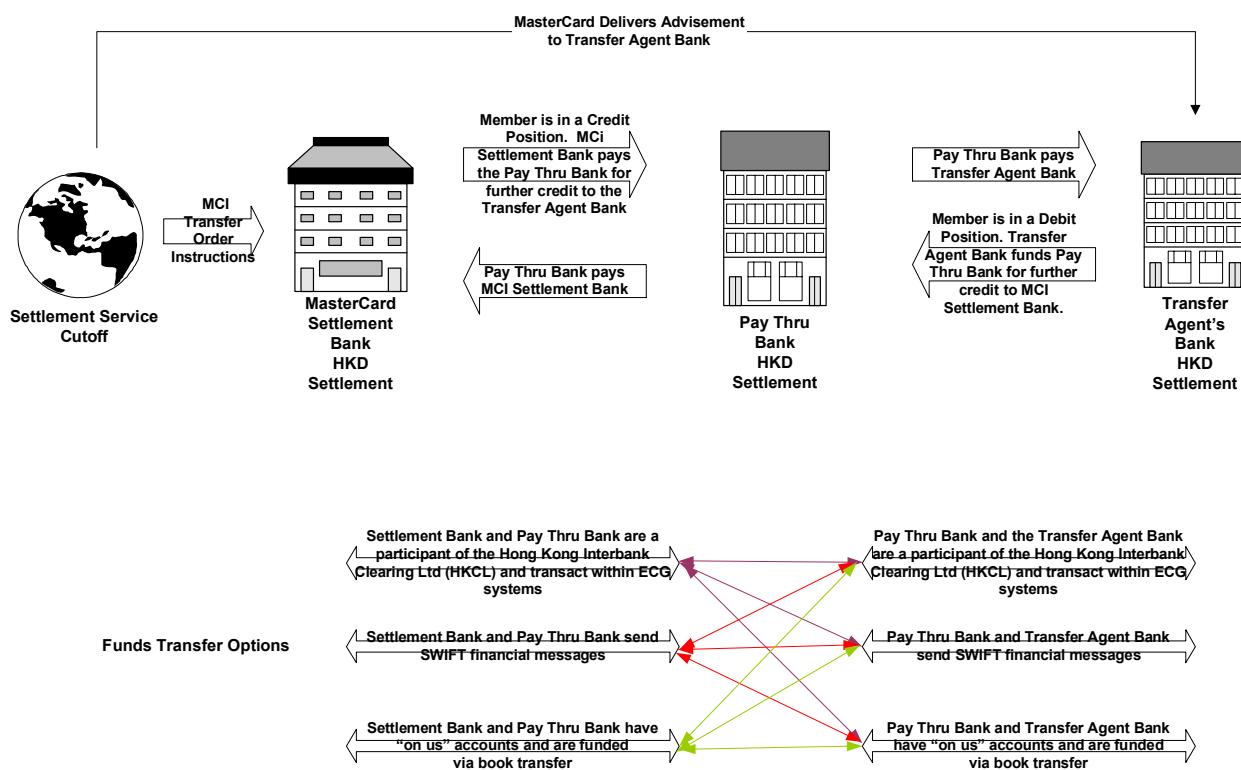
### Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in Hong Kong Dollar. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

#### Process Flow

The following depicts the processing flow for pay thru settlement in Hong Kong Dollar through the RSC APC.

#### Pay Thru Settlement for Hong Kong Dollar Through the RSC APC—AP00000011



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)**

## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Hong Kong Dollar/344 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Hong Kong Dollar/344 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Hong Kong Dollar Processed Through the RSC APC (Settlement Service ID—AP00000011)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Malaysian Ringgit (Settlement Service ID—AP00000004)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS), and is available for acquirers only.

### **MasterCard Settlement Bank**

JPMorgan Chase, Kuala Lumpur

- Account number: 6870791925
- S.W.I.F.T. ID: CHASMYKXXXX
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within Malaysia that settles in Malaysian Ringgit. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the RTGS system RENTAS or MEPS for amounts below 50,000 MYR
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

## **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 08:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in MYR.

## **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Malaysian banking holidays.
- Settlement will not be valued on any Malaysian banking or U.S. Federal Reserve holidays.

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared			
Weekend	Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<hr/>						
<b>U.S. Holiday</b>			<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>	
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

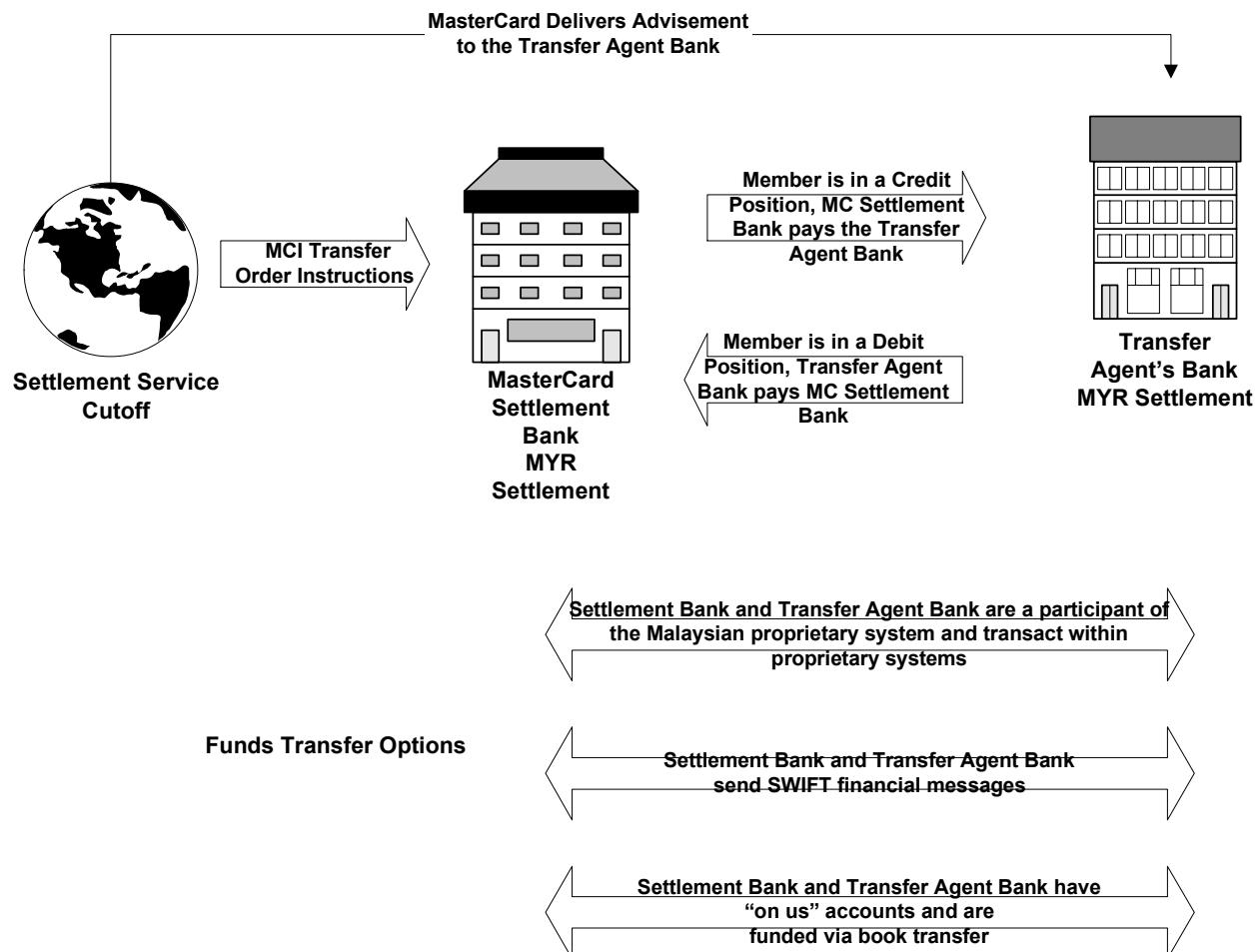
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Malaysian Ringgit. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Malaysian Ringgit.

#### **Standard Settlement for Malaysian Ringgit—AP00000004**



## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Malaysian Ringgit (Settlement Service ID—AP00000004)

### Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b>Section I: Principal Member Information</b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b>Section II: Settlement Information</b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b>Section III: Transfer Agent Information</b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Malaysian Ringgit/458 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Malaysian Ringgit (Settlement Service ID—AP00000004)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Malaysian Ringgit (Settlement Service ID—AP00000004)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

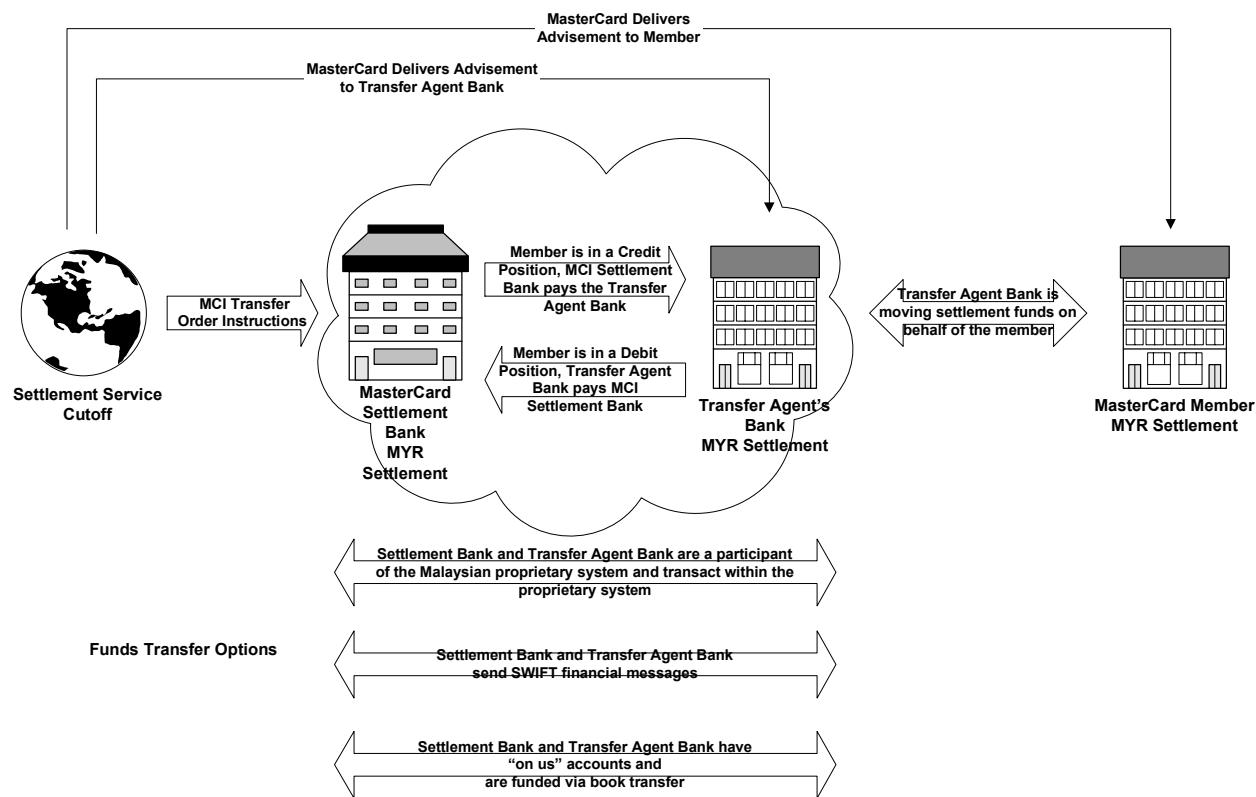
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Malaysian Ringgit. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Malaysian Ringgit.

#### **Consolidated Settlement for Malaysian Ringgit—AP00000004**



## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Malaysian Ringgit (Settlement Service ID—AP00000004)

### Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b>Section I: Principal Member Information</b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b>Section II: Settlement Information</b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b>Section III: Transfer Agent Information</b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section III: Pay Thru Information</b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Malaysian Ringgit (Settlement Service ID—AP00000004)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Malaysian Ringgit 458/MYR

***Section V: Settlement Selection Criteria***

Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to direct settlement of transactions
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***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Malaysian Ringgit (Settlement Service ID—AP00000004)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

### Malaysian Ringgit (Settlement Service ID—AP00000004)

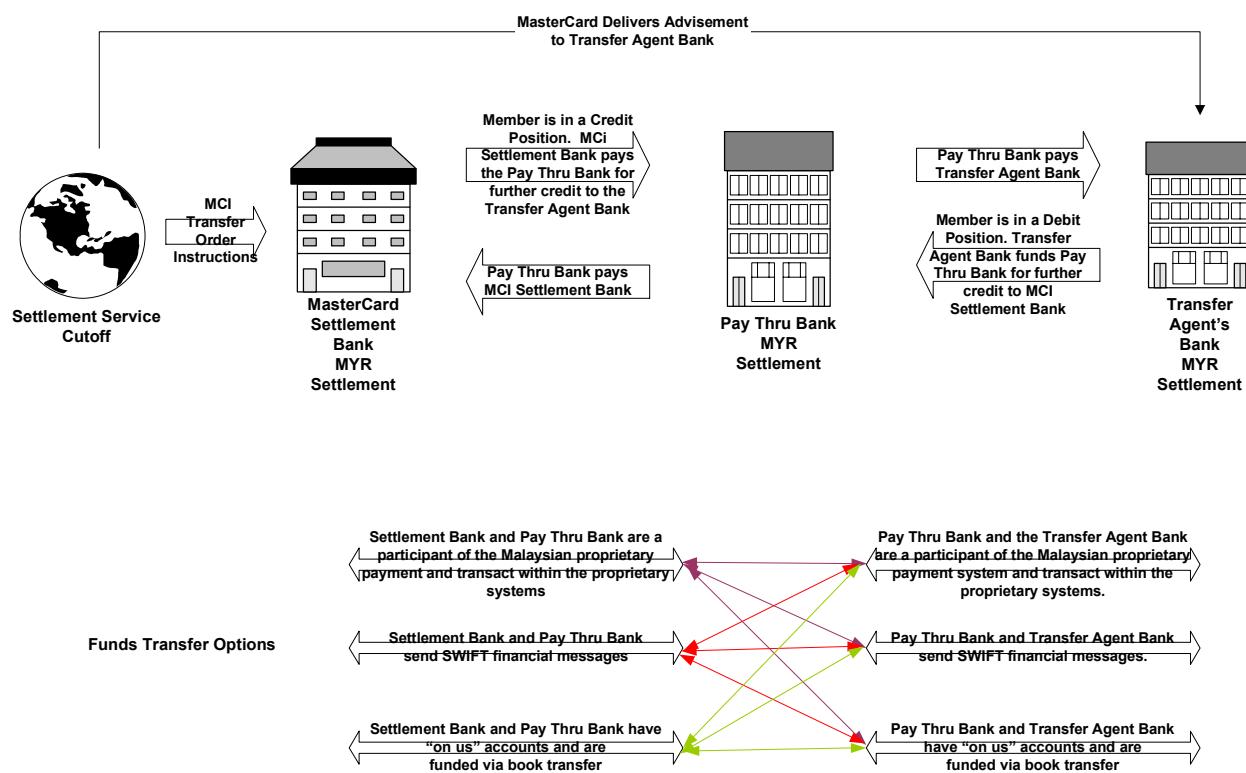
## Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in Malaysian Ringgit. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

### Process Flow

The following depicts the processing flow for pay thru settlement in Malaysian Ringgit.

#### Pay Thru Settlement for Malaysian Ringgit—AP00000004



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Malaysian Ringgit (Settlement Service ID—AP00000004)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Malaysian Ringgit/458 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Malaysian Ringgit (Settlement Service ID—AP00000004)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Malaysian Ringgit/458 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Malaysian Ringgit (Settlement Service ID—AP00000004)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **New Zealand Dollar (Settlement Service ID—AP00000006)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

BNZ Banking Group, Wellington

- Account number: 2454750000
- S.W.I.F.T. ID: BKNZNZ22XXX
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within New Zealand that settles in New Zealand Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the RTGS system, ESAS
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**New Zealand Dollar (Settlement Service ID—AP00000006)**

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

### **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

### **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 08:00 St. Louis time and the member's final position is established for the settlement day.

### **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, Bank of New Zealand.
- Members must settle activity in NZD.

### **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any New Zealand banking holidays.
- Settlement will not be valued on any New Zealand banking or U.S. Federal Reserve holidays.

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**New Zealand Dollar (Settlement Service ID—AP00000006)**

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## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
May 2006						
MasterCard Declared Weekend	Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>						
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

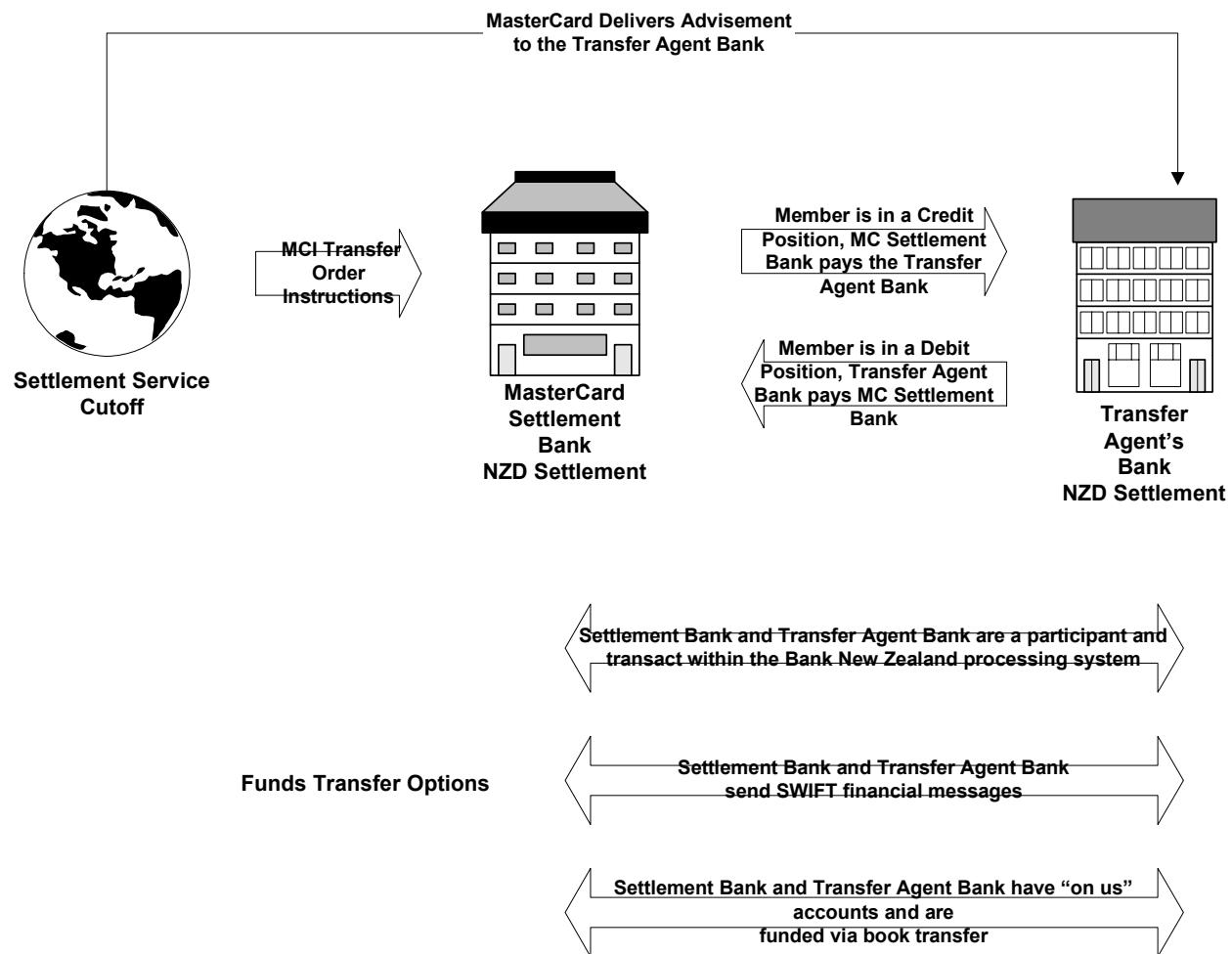
## Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in New Zealand Dollar. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in New Zealand Dollar.

#### Standard Settlement for New Zealand Dollar—AP00000006



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**New Zealand Dollar (Settlement Service ID—AP00000006)**

## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select “Regional”
Notify MasterCard if the NSA is for the regional settlement service default	Select either “Yes” or “No” and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	New Zealand Dollar/554 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**New Zealand Dollar (Settlement Service ID—AP00000006)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

### ***Section V: Settlement Selection Criteria***

Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**New Zealand Dollar (Settlement Service ID—AP00000006)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

New Zealand Dollar (Settlement Service ID—AP00000006)

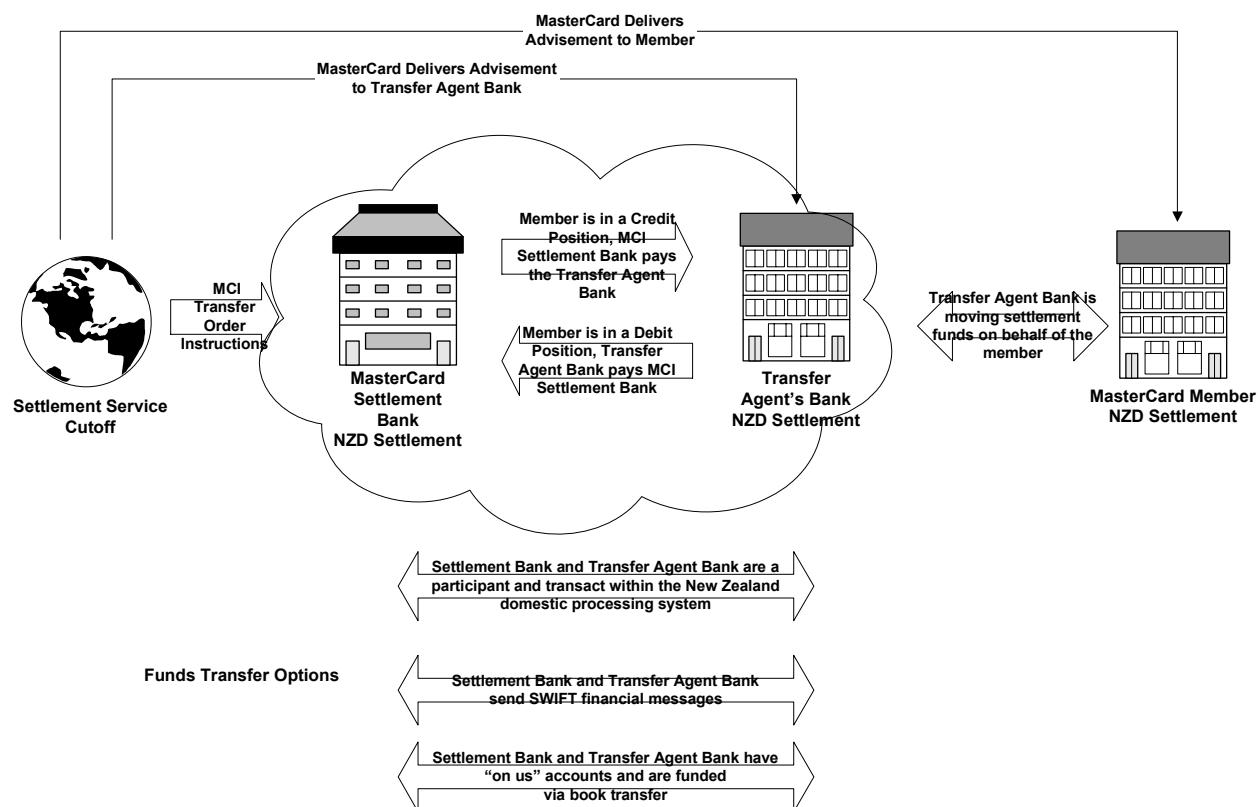
## Consolidated Settlement (Two Party Settlement Arrangement)

The following is information for consolidated settlement in New Zealand Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### Process Flow

The following depicts the processing flow for consolidated settlement in New Zealand Dollar.

#### Consolidated Settlement for New Zealand Dollar—AP00000006



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**New Zealand Dollar (Settlement Service ID—AP00000006)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	New Zealand Dollar 554/NZD

### ***Section V: Settlement Selection Criteria***

Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to direct settlement of transactions
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### ***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
New Zealand Dollar (Settlement Service ID—AP00000006)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

New Zealand Dollar (Settlement Service ID—AP00000006)

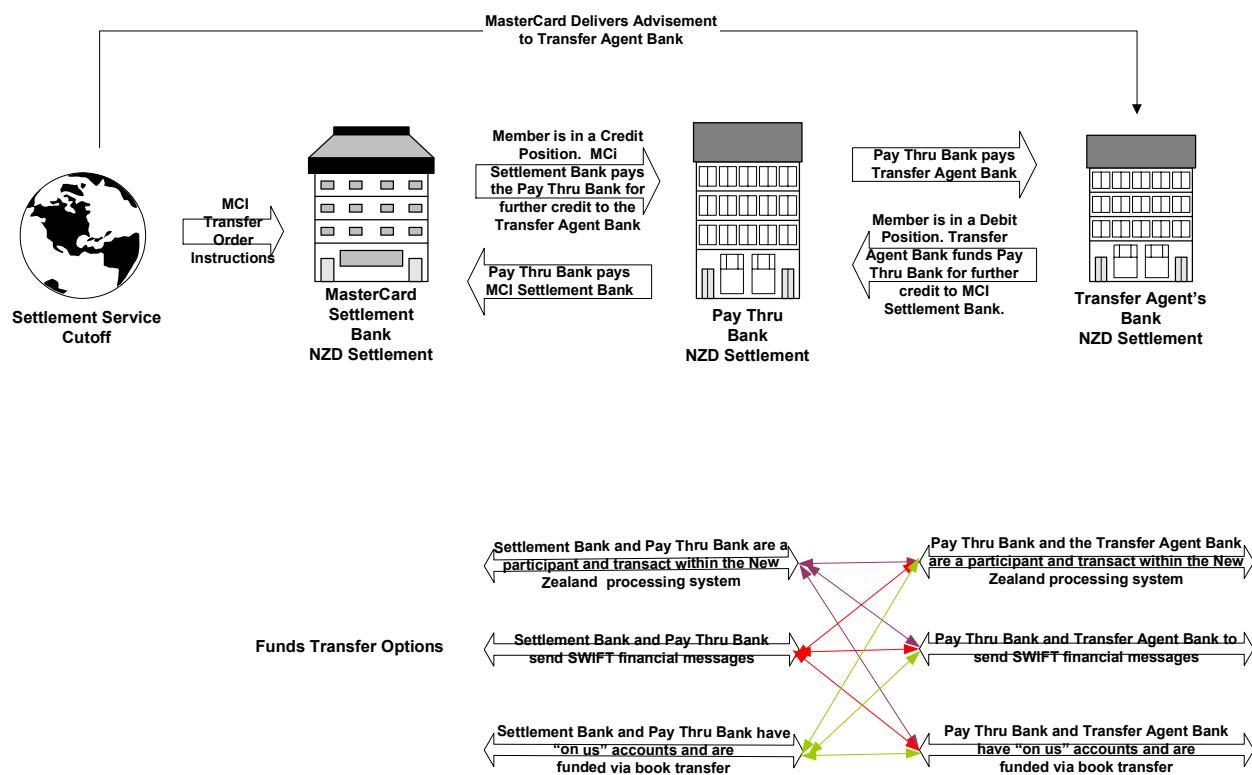
### Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in New Zealand Dollar. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

#### Process Flow

The following depicts the processing flow for pay thru settlement in New Zealand Dollar.

#### Pay Thru Settlement for New Zealand Dollar—AP00000006



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**New Zealand Dollar (Settlement Service ID—AP00000006)**

## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select “Regional”
Notify MasterCard if the NSA is for the regional settlement service default	Select either “Yes” or “No” and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	New Zealand Dollar/554 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**New Zealand Dollar (Settlement Service ID—AP00000006)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	New Zealand Dollar/554 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**New Zealand Dollar (Settlement Service ID—AP00000006)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to guide settlement of transactions
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)**

The following are settlement requirements for this currency and ID. This service supports settlement of **debit** processed transactions through the Regional Service Center (RSC) Australasian Processing Center (APC) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

BNZ Banking Group, Wellington

- Account number: 2454750000
- S.W.I.F.T. ID: BKNZNZ22XXX
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the same open business day as the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within New Zealand that settles in New Zealand Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the RTGS system, ESAS
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

## **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 10:30 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, Bank of New Zealand.
- Members must settle activity in NZD.

## **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any New Zealand banking holidays.
- Settlement will not be valued on any New Zealand banking or U.S. Federal Reserve holidays.

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)

### **Calendar Example**

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared			
Weekend	Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>						
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>						
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>						
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

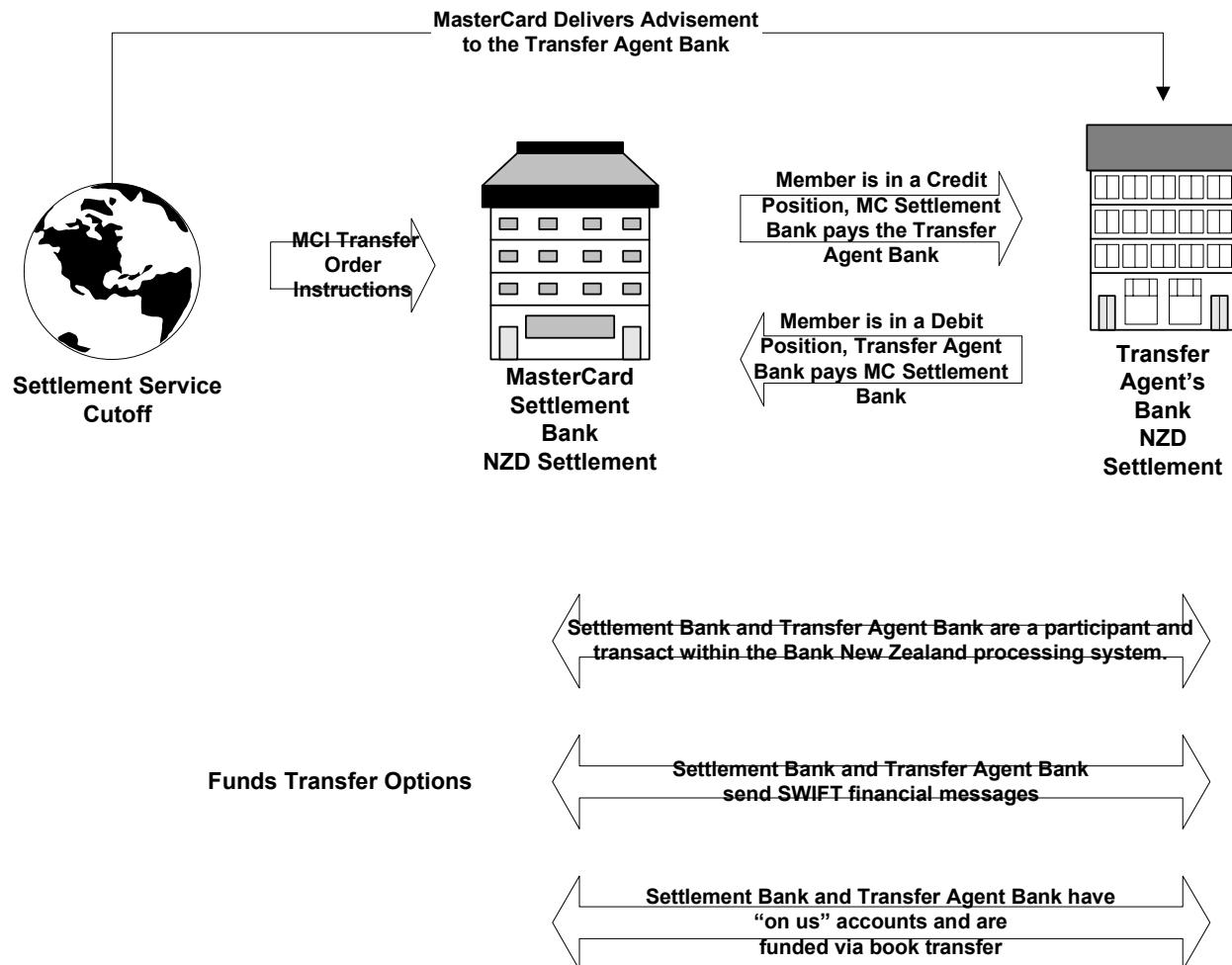
## Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in New Zealand Dollar processed through the RSC APC. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in New Zealand Dollar processed through the RSC APC.

#### Standard Settlement for New Zealand Dollar Processed Through the RSC APC—AP00000009



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	New Zealand Dollar/554 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems****New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)**

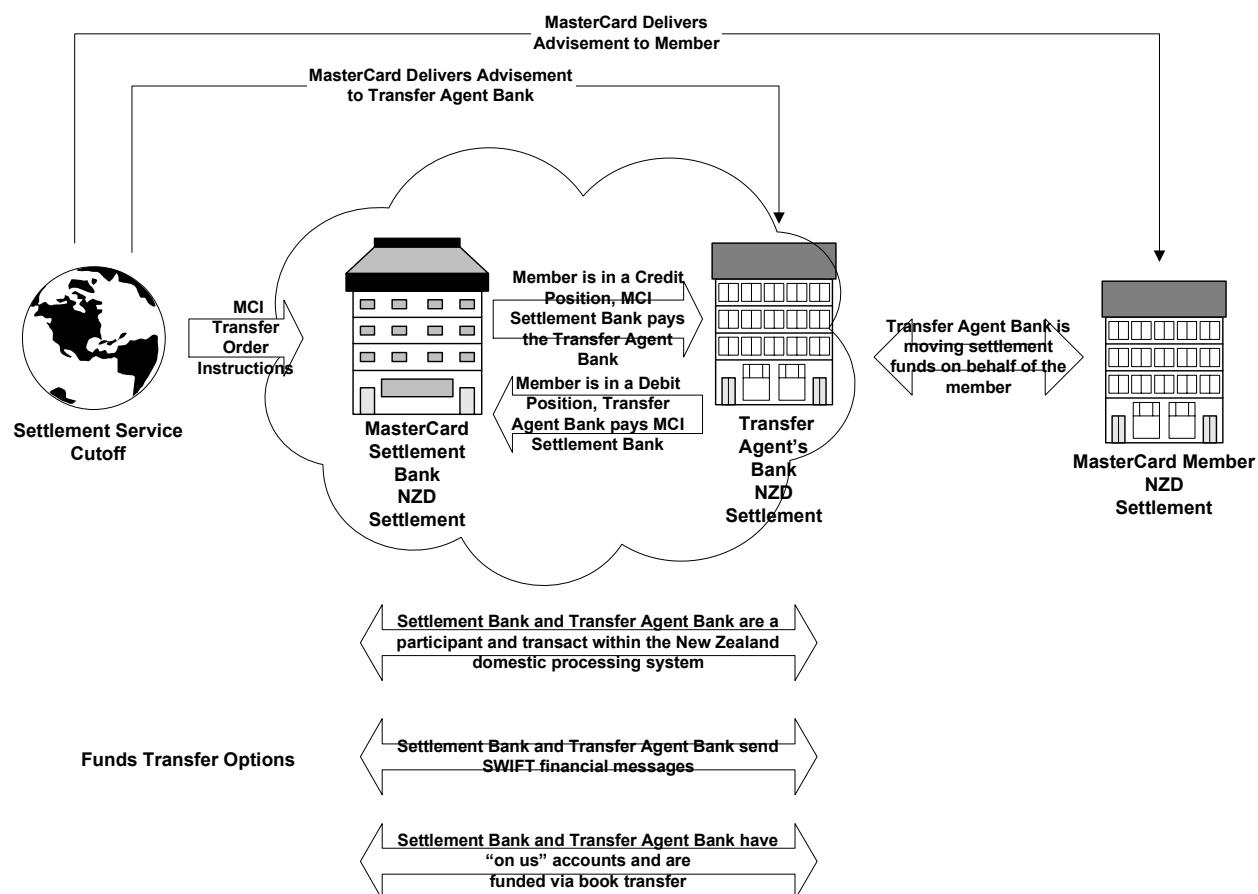
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in New Zealand Dollar processed through the RSC APC. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in New Zealand Dollar processed through the RSC APC.

#### **Consolidated Settlement for New Zealand Dollar Processed Through the RSC APC—AP00000009**



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	New Zealand Dollar 554/NZD

***Section V: Settlement Selection Criteria***

Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)**

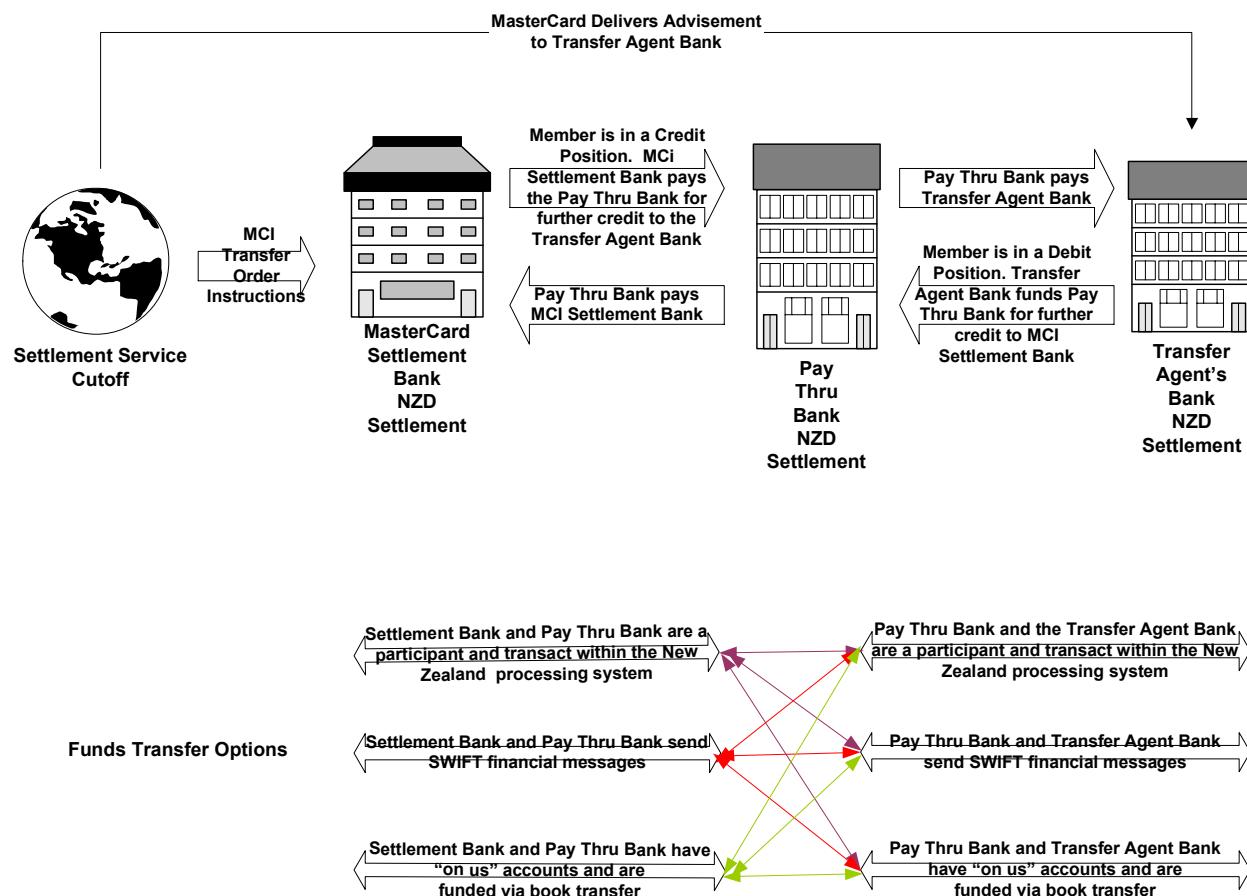
## Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in New Zealand Dollar processed through the RSC APC. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

### Process Flow

The following depicts the processing flow for pay thru settlement in New Zealand Dollar processed through the RSC APC.

#### Pay Thru Settlement for New Zealand Dollar Processed Through the RSC APC—AP00000009



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	New Zealand Dollar/554 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	New Zealand Dollar/554 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**New Zealand Dollar Processed Through the RSC APC (Settlement Service ID—AP00000009)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Pound Sterling (Settlement Service ID—EU00000003)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

JPMorgan Chase, London

- Account number: 11139342
- S.W.I.F.T. ID: CHASGB2LXXX
- International Bank Account Number (IBAN):  
GB 16 CHAS 609242 11139342

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within Great Britain that settles in Pound Sterling. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the RTGS system, CHAPS
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## International Bank Account Number

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

## Direct Debit

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

## Settlement Service Scheduled Cutoff

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## Settlement Service Requirements

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in GBP.

## Holiday Calendar

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any United Kingdom banking holidays.
- Settlement will not be valued on any United Kingdom banking or U.S. Federal Reserve holidays.

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Pound Sterling (Settlement Service ID—EU00000003)**

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## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared			
Weekend	Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<hr/>						
<b>U.S. Holiday</b>			<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>	
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

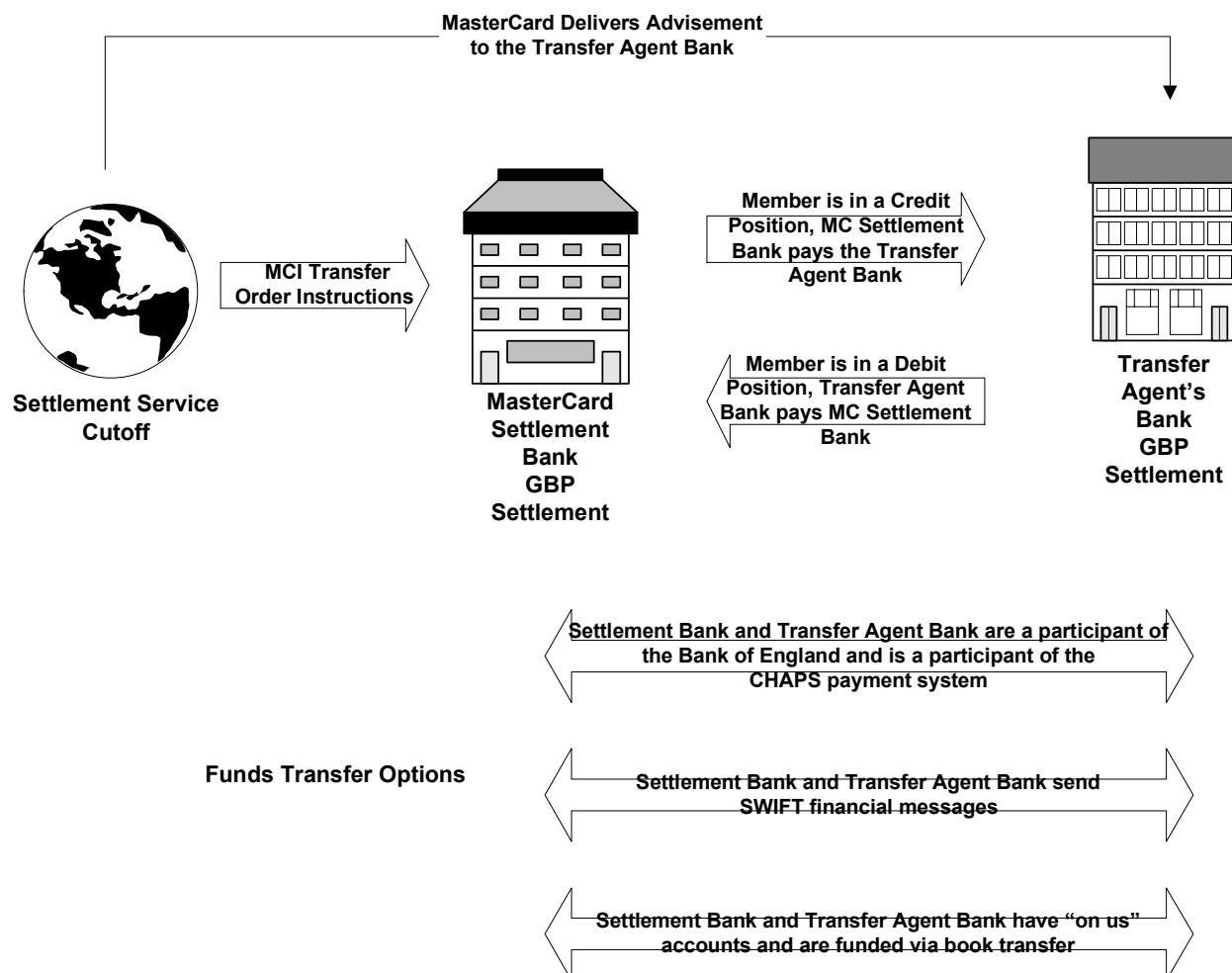
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Pound Sterling. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Pound Sterling.

#### **Standard Settlement for Pound Sterling—EU00000003**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Pound Sterling/826 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Pound Sterling (Settlement Service ID—EU00000003)

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

### ***Section V: Settlement Selection Criteria***

Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Pound Sterling (Settlement Service ID—EU00000003)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

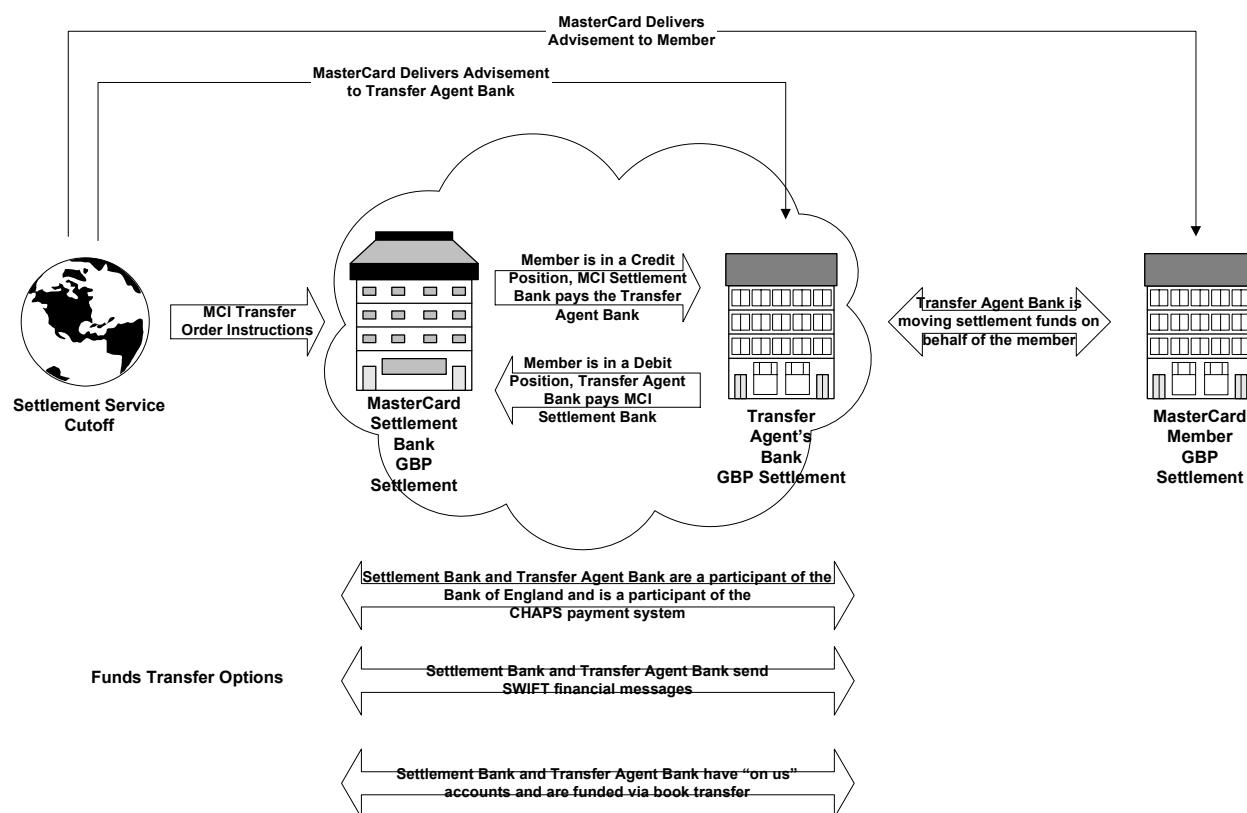
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Pound Sterling. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Pound Sterling.

#### **Consolidated Settlement for Pound Sterling—EU00000003**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Pound Sterling (Settlement Service ID—EU00000003)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Pound Sterling 826/GBP

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to direct settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Section VI: Daily Net Settlement Advisement Transmission**

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Pound Sterling (Settlement Service ID—EU00000003)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Pound Sterling (Settlement Service ID—EU00000003)

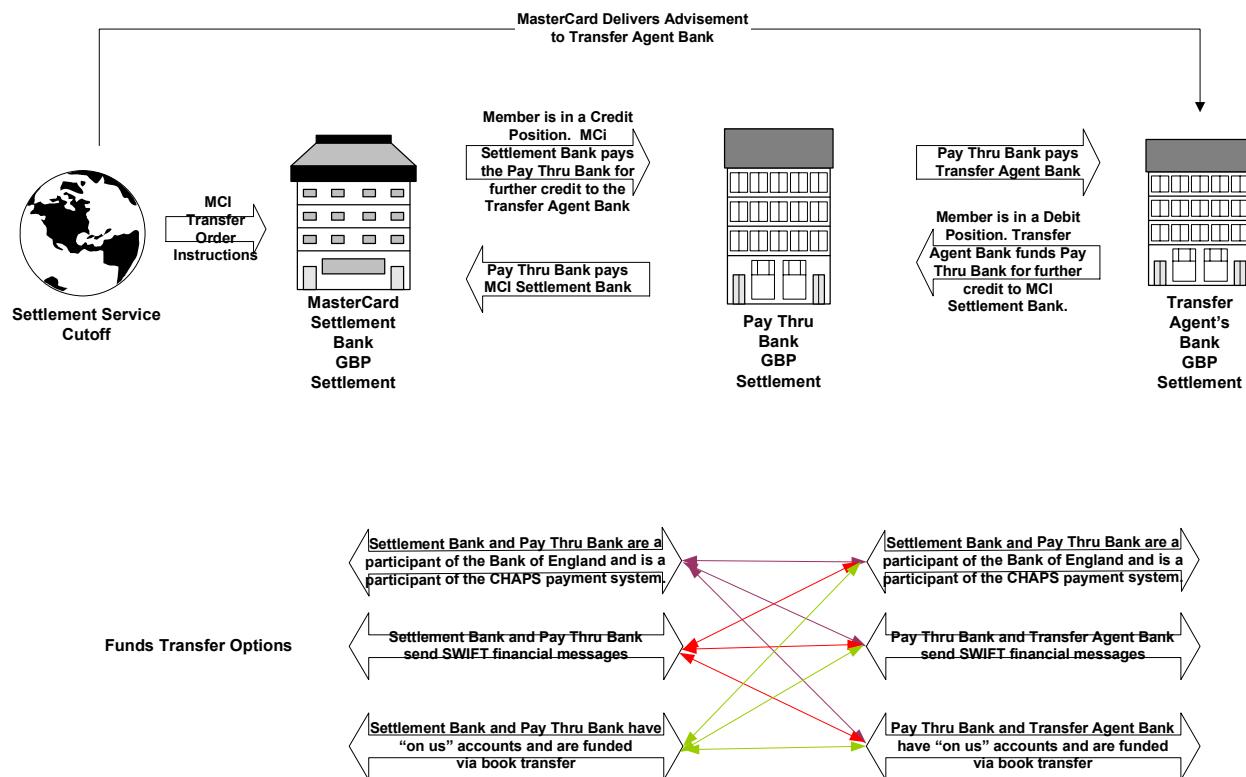
### Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in Pound Sterling. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

#### Process Flow

The following depicts the processing flow for pay thru settlement in Pound Sterling.

#### Pay Thru Settlement for Pound Sterling—EU00000003



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Pound Sterling/826 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Pound Sterling (Settlement Service ID—EU00000003)

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Pound Sterling/826 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Pound Sterling (Settlement Service ID—EU00000003)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**South African Rand (Settlement Service ID—ME00000001)**

# **South African Rand (Settlement Service ID—ME00000001)**

May  
2006

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

## **MasterCard Settlement Bank**

JPMorgan Chase, London

- Account number: 22105909
- S.W.I.F.T. ID: CHASGB2LXXX
- International Bank Account Number (IBAN):  
GB 57 CHAS 609242 22105909

May  
2006

## **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

## **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

## **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within South Africa that settles in Rand. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from JPMorgan Chase's Correspondent Bank through a participant of the RTGS system, SAMOS.

## **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 08:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase in London. JPMorgan Chase, London has a correspondent banking relationship that affects payments to/from the MasterCard settlement bank.
- Members must settle activity in ZAR.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any South African banking holidays.
- Settlement will not be valued on any South African banking or U.S. Federal Reserve holidays.

May  
2006

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

31 Dec	1 Jan	2 Jan	3 Jan	4 Jan	5 Jan	6 Jan
			MasterCard Declared			
Weekend	Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<hr/>						
<b>U.S. Holiday</b>			<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>	
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

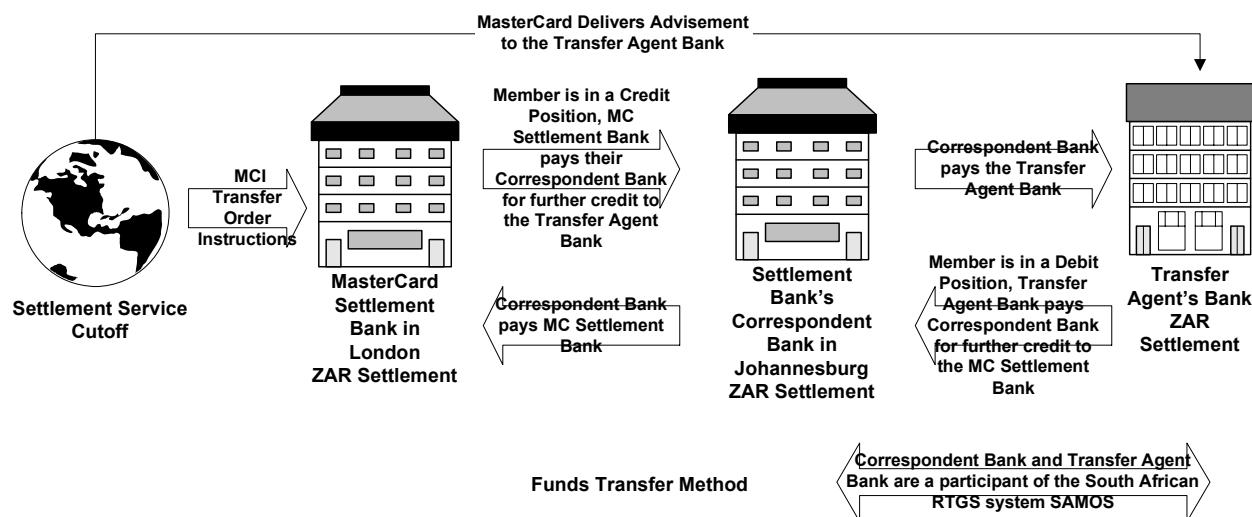
## Standard Settlement (Three Party Settlement Arrangement)

The following is information for standard settlement in Rand. As shown below, the MasterCard principal member is its own transfer agent. The transfer agent's bank affects payments to/from the MasterCard settlement bank via the correspondent bank. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in Rand.

#### Standard Settlement for Rand—ME00000001



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**South African Rand (Settlement Service ID—ME00000001)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Rand/710 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**South African Rand (Settlement Service ID—ME00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**South African Rand (Settlement Service ID—ME00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

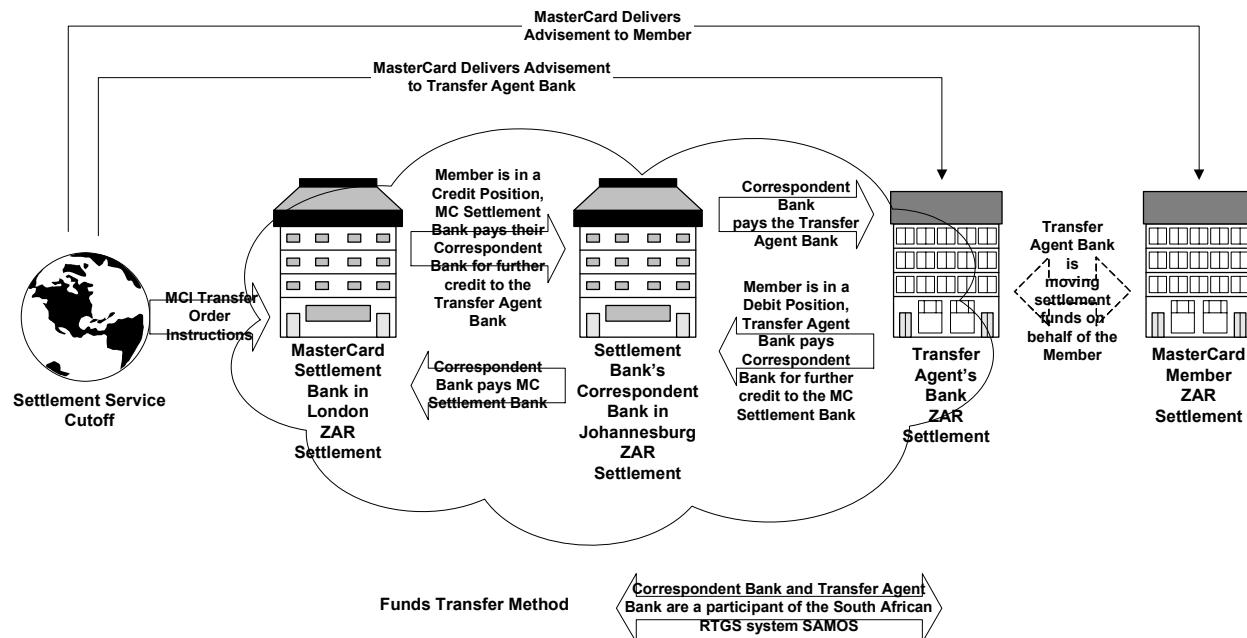
## **Consolidated Settlement (Three Party Settlement Arrangement)**

The following is information for consolidated settlement in Rand. As shown below, the principal member has designated another bank to settle on its behalf. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Rand.

#### **Consolidated Settlement for Rand—ME00000001**



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**South African Rand (Settlement Service ID—ME00000001)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**South African Rand (Settlement Service ID—ME00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Rand 710/ZAR

***Section V: Settlement Selection Criteria***

Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to direct settlement of transactions
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***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**South African Rand (Settlement Service ID—ME00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

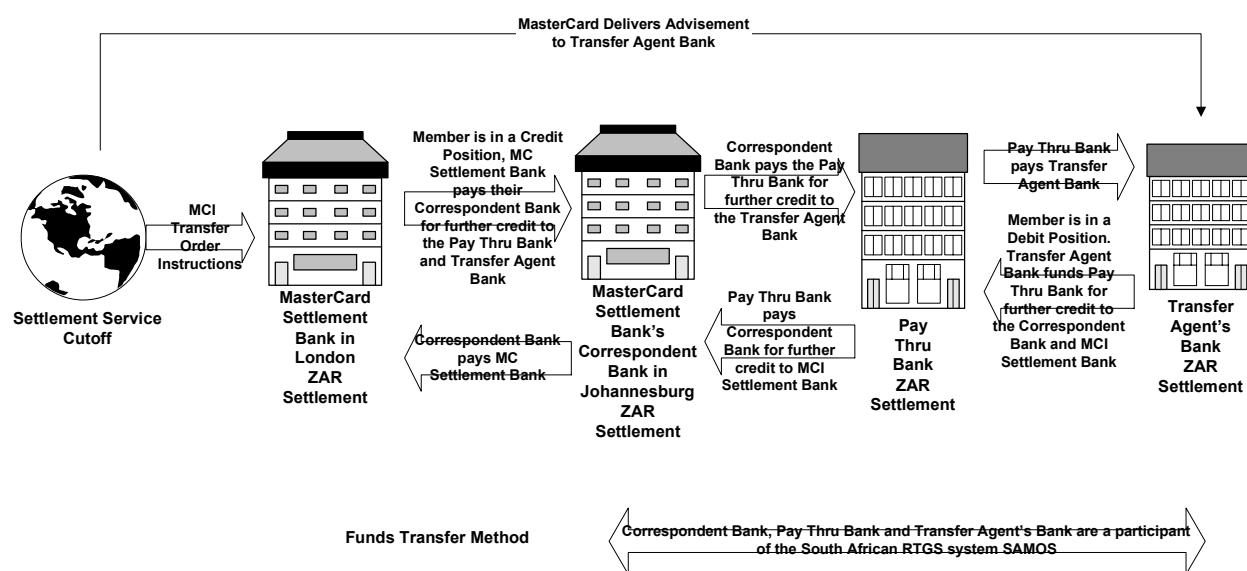
## **Pay Thru Settlement (Four Party Settlement Arrangement)**

The following is information for pay thru settlement in Rand. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank and the correspondent bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank and the correspondent bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

### **Process Flow**

The following depicts the processing flow for pay thru settlement in Rand.

#### **Pay Thru Settlement for Rand—ME00000001**



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**South African Rand (Settlement Service ID—ME00000001)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Rand/710 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**South African Rand (Settlement Service ID—ME00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Rand/710 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**South African Rand (Settlement Service ID—ME00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **RPPS United States Dollar (Settlement Service ID— US00000002)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Remote Payment and Presentment Service (RPPS) system. For more information, refer to the *MasterCard RPPS User Guide and Operating Rules—Payment* or contact New Business Development at 1-914-249-5574.

### **MasterCard Settlement Bank**

JPMorgan Chase, New York

- Account number: 014053007
- Route and transit number: 021000021
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the same open business day of the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by 14:00 St. Louis time to the MasterCard settlement bank on the value date assigned.

### **Transfer Agent and Correspondent Payment Account Requirements**

MasterCard expects that the transfer agent and correspondent bank have an account or a banking relationship within United States that settles in United States Dollar. In addition, the transfer agent's and correspondent bank's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the Federal Reserve payment system
- On-Us transactions through book transfers

In addition, MasterCard supports settlement of RPPS processed transactions via ACH for concentrators only. For more information on ACH settlement and reporting, contact New Business Development at 1-914-249-5574.

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**RPPS United States Dollar (Settlement Service ID—US00000002)**

### **Direct Debit**

A 1031 is required because the settlement bank is located inside the United States.

### **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 04:05 St. Louis time and the participant's final position is established for the settlement day.

### **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Participants must settle activity in USD.

### **Holiday Calendar**

Settlement will not occur or be valued on U.S. Federal Reserve holidays.

### **Calendar Example**

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
U.S. Weekend	Holiday	Open	Open	Open	Open	Weekend
<b>U.S. Holiday</b>						
Advisements Delivered		N	N	Y		
TFO Delivered		N	N	Y		
Good Value Date		N	N	Y		

May  
2006

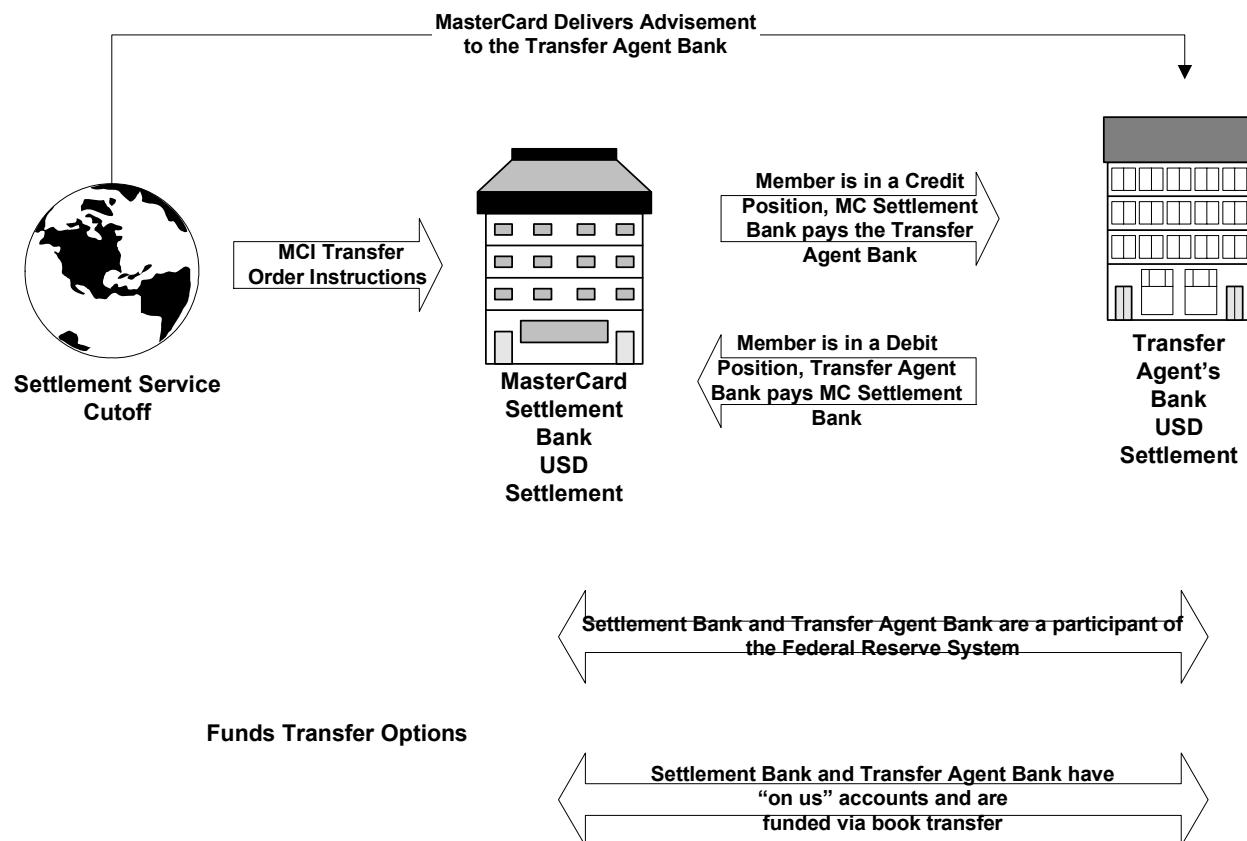
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in United States Dollar. As shown below, the MasterCard RPPS participant or the RPPS third-party processor's (TPP) biller is the transfer agent and the owner of the settlement account that is maintained at the transfer agent's bank.

### **Process Flow**

The following depicts the processing flow for standard settlement in United States Dollar.

#### **Standard Settlement for United States Dollar—US00000002**



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**RPPS United States Dollar (Settlement Service ID—US00000002)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: RPPS Participant Information</i></b>	
Participant Name	Name of the ICA owner
ICA #	ICA number issued to the participant
Participant Address	Participant's address
Participant Settlement Contact	Participant's settlement contact
<b><i>Section II: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the participant or the TPP's biller because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the account is maintained
Transfer Agent's Bank Address	Address of the bank where the account is maintained
Routing Number	Route and Transit Number of the transfer agent's bank
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Account number that is owned by the participant or the TPP's biller
Transfer Agent's Account Currency	United States Dollar/840 ISO Currency Code
<b><i>Section III: Correspondent Bank Information</i></b>	
Correspondent Bank Name	Not Applicable
Correspondent Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Correspondent Bank Account Number	Not Applicable
Correspondent Bank Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**RPPS United States Dollar (Settlement Service ID—US00000002)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section IV: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the participant choose to receive an advisement, the media type and destination is required
Participant Advisement Delivery Method and Destination	Not Applicable
<b><i>Section V: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of participant contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

RPPS United States Dollar (Settlement Service ID—US00000002)

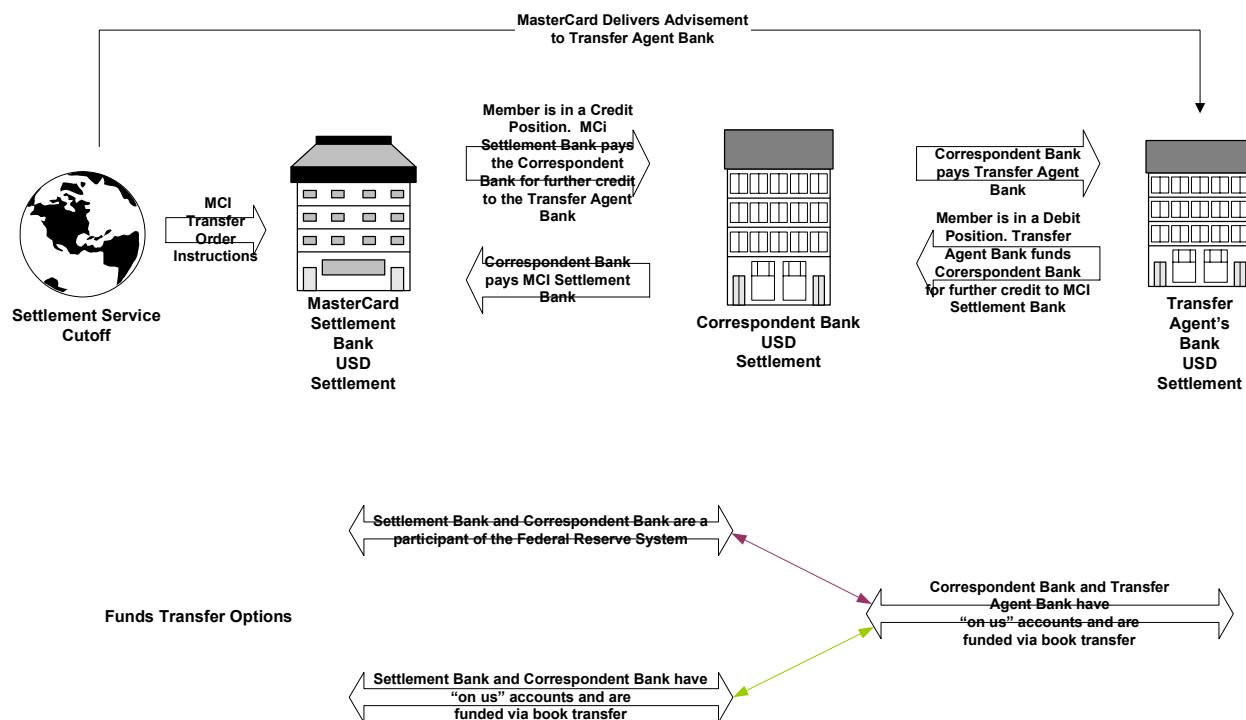
### Correspondent Bank Settlement (Three Party Settlement Arrangement)

The following is information for settlement in United States Dollar through a correspondent bank. As displayed below, the correspondent bank facilitates payments to/from the MasterCard settlement bank. A correspondent bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the RPPS participant or the TPP's biller to own settlement accounts at both the correspondent bank and transfer agent bank.

#### Process Flow

The following depicts the processing flow for correspondent settlement in United States Dollar.

#### Correspondent Bank Settlement for United States Dollar—US00000002



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**RPPS United States Dollar (Settlement Service ID—US00000002)**

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### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: RPPS Participant Information</i></b>	
Participant Name	Name of the ICA owner
ICA #	ICA number issued to the participant
Participant Address	Participant's address
Participant Settlement Contact	Participant's settlement contact
<b><i>Section II: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the participant or the TPP's biller because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the account is maintained
Transfer Agent's Bank Address	Address of the bank where the account is maintained
Routing Number	Route and Transit Number of the transfer agent's bank
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Account number that is owned by the participant or the TPP's biller
Transfer Agent's Account Currency	United States Dollar/840 ISO Currency Code
<b><i>Section III: Correspondent Bank Information</i></b>	
Correspondent Bank Name	Correspondent bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the participant or the TPP's biller
Correspondent Bank Address	Correspondent bank address
U.S. Federal Banking Routing Transit Number	Route and Transit Number of the correspondent bank
S.W.I.F.T. ID	Not Applicable
Correspondent Bank Account Number	The correspondent bank account number

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**RPPS United States Dollar (Settlement Service ID—US00000002)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Correspondent Bank Account Currency	United States Dollar/840 ISO Currency Code
<b><i>Section IV: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the correspondent bank and the transfer agent choose to receive an advisement for the participant that the correspondent bank designated to move money on its behalf, the media type and destination is required
Participant Advisement Delivery Method and Destination	Not Applicable
<b><i>Section V: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of participant contact

## **Singapore Dollar (Settlement Service ID—AP00000003)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

JPMorgan Chase, Singapore

- Account number: 0111867175
- S.W.I.F.T. ID: CHASSGSGXXX
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within Singapore that settles in Singapore Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the RTGS system, MEPS, or Interbank GIRO (IBG) for ACH
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Singapore Dollar (Settlement Service ID—AP00000003)**

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

### **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

### **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 08:00 St. Louis time and the member's final position is established for the settlement day.

### **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in SGD.

### **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Singapore banking holidays.
- Settlement will not be valued on any Singapore banking or U.S. Federal Reserve holidays.

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Singapore Dollar (Settlement Service ID—AP00000003)**

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## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
May 2006						
MasterCard Declared Weekend	MasterCard Declared Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>						
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>						
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>						
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

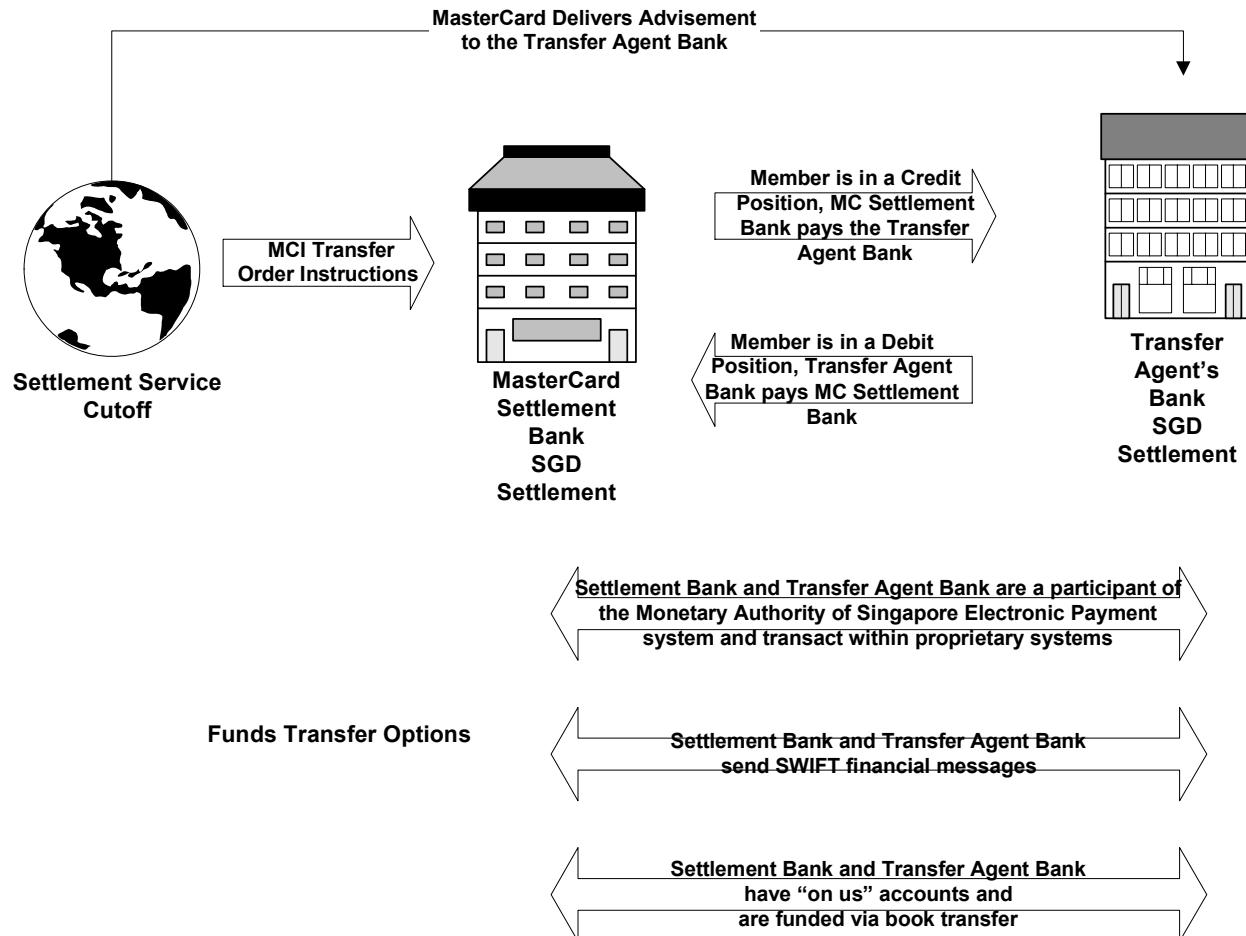
## Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in Singapore Dollar. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in Singapore Dollar.

#### Standard Settlement for Singapore Dollar—AP00000003



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select “Regional”
Notify MasterCard if the NSA is for the regional settlement service default	Select either “Yes” or “No” and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Singapore Dollar/702 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Singapore Dollar (Settlement Service ID—AP00000003)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

### ***Section V: Settlement Selection Criteria***

Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Singapore Dollar (Settlement Service ID—AP00000003)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Singapore Dollar (Settlement Service ID—AP00000003)

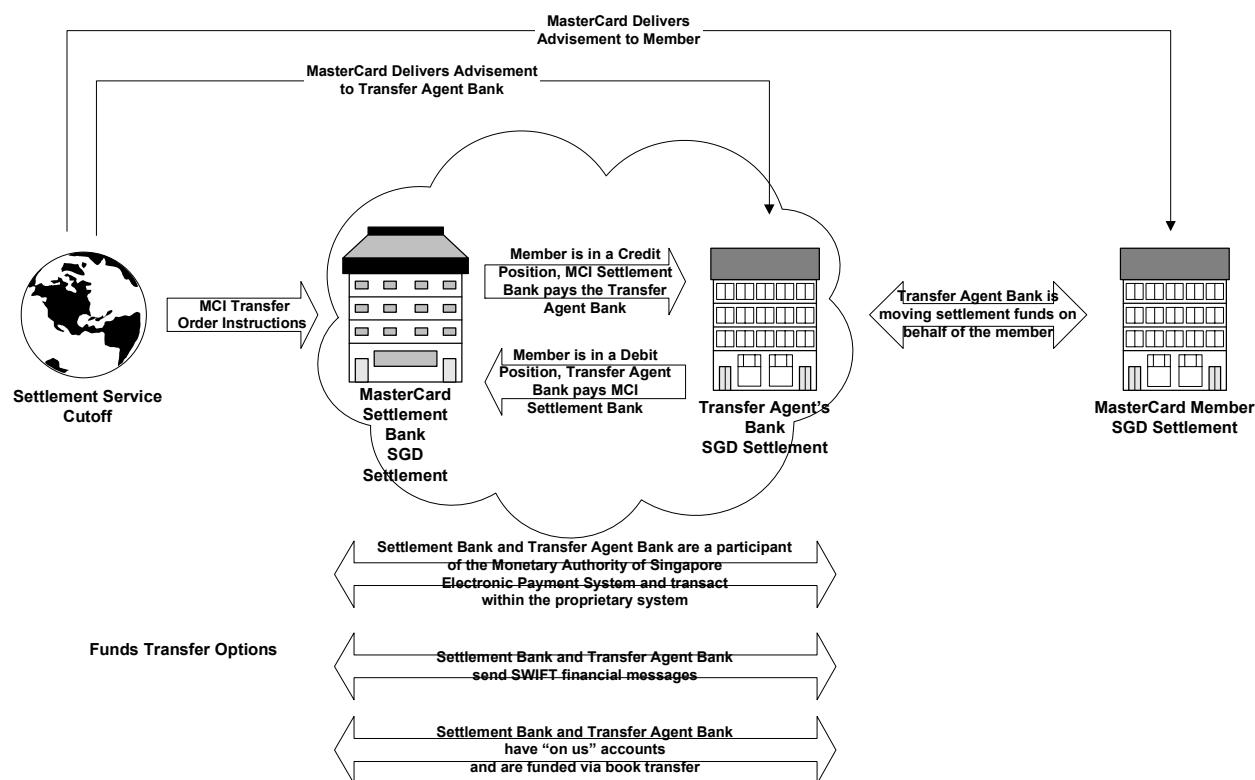
## Consolidated Settlement (Two Party Settlement Arrangement)

The following is information for consolidated settlement in Singapore Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### Process Flow

The following depicts the processing flow for consolidated settlement in Singapore Dollar.

#### Consolidated Settlement for Singapore Dollar—AP00000003



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Singapore Dollar (Settlement Service ID—AP00000003)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Singapore Dollar 702/SGD

### ***Section V: Settlement Selection Criteria***

Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to direct settlement of transactions
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### ***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Singapore Dollar (Settlement Service ID—AP00000003)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Singapore Dollar (Settlement Service ID—AP00000003)

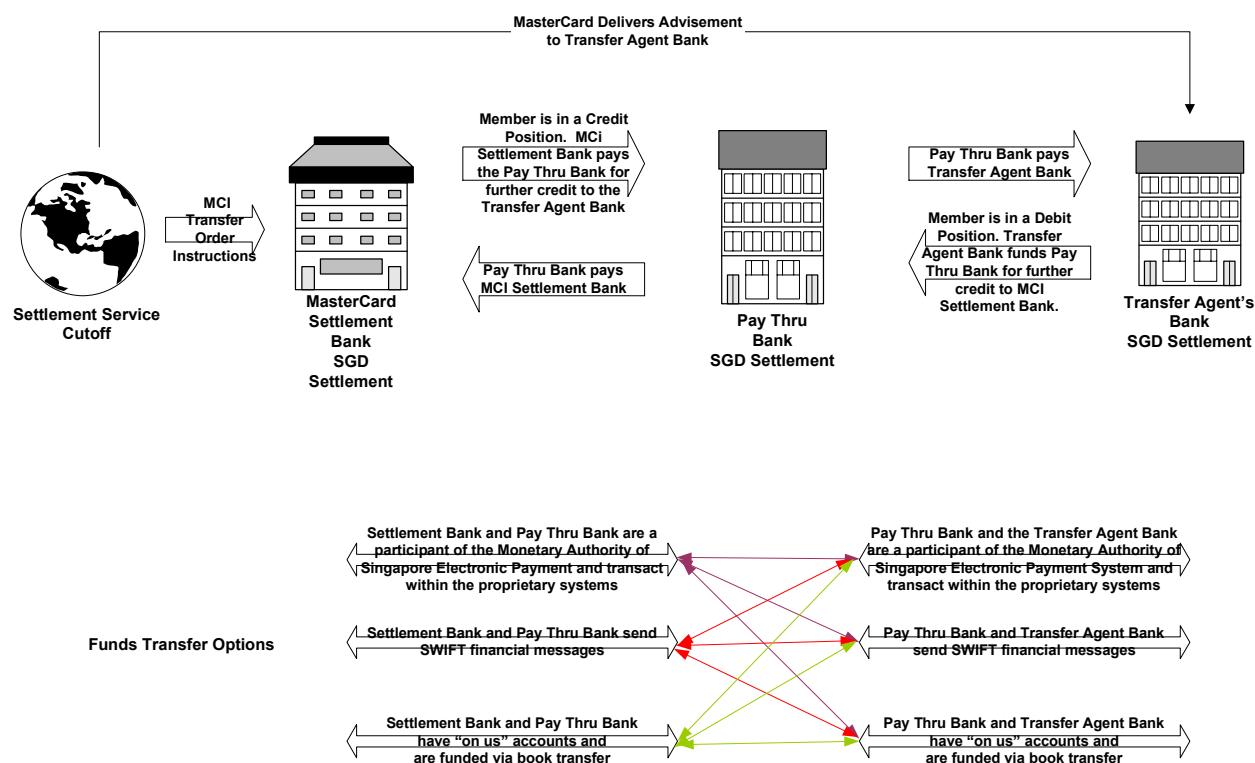
### Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in Singapore Dollar. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

#### Process Flow

The following depicts the processing flow for pay thru settlement in Singapore Dollar.

#### Pay Thru Settlement for Singapore Dollar—AP00000003



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Singapore Dollar/702 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Singapore Dollar (Settlement Service ID—AP00000003)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Singapore Dollar/702 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Singapore Dollar (Settlement Service ID—AP00000003)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **United States Dollar (Settlement Service ID—US00000001)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

JPMorgan Chase, New York

- Account number: 014053007
- Route and transit number: 021000021
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the same open business day of the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by 14:00 St. Louis time to the MasterCard settlement bank on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within the United States that settles in United States Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the Federal Reserve payment system
- On-Us transactions through book transfers

### **International Bank Account Number**

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

### **Direct Debit**

A 1031 is required because the settlement bank is located inside the United States.

### **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 08:00 St. Louis time and the member's final position is established for the settlement day.

### **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in USD.

### **Holiday Calendar**

Settlement will not occur or be valued on U.S. Federal Reserve holidays.

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—US00000001)**

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## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
U.S. Weekend	Holiday	Open	Open	Open	Open	Weekend
<b>U.S. Holiday</b>		<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>		
Advisements Delivered		N	N	Y		
TFO Delivered		N	N	Y		
Good Value Date		N	N	Y		

May  
2006

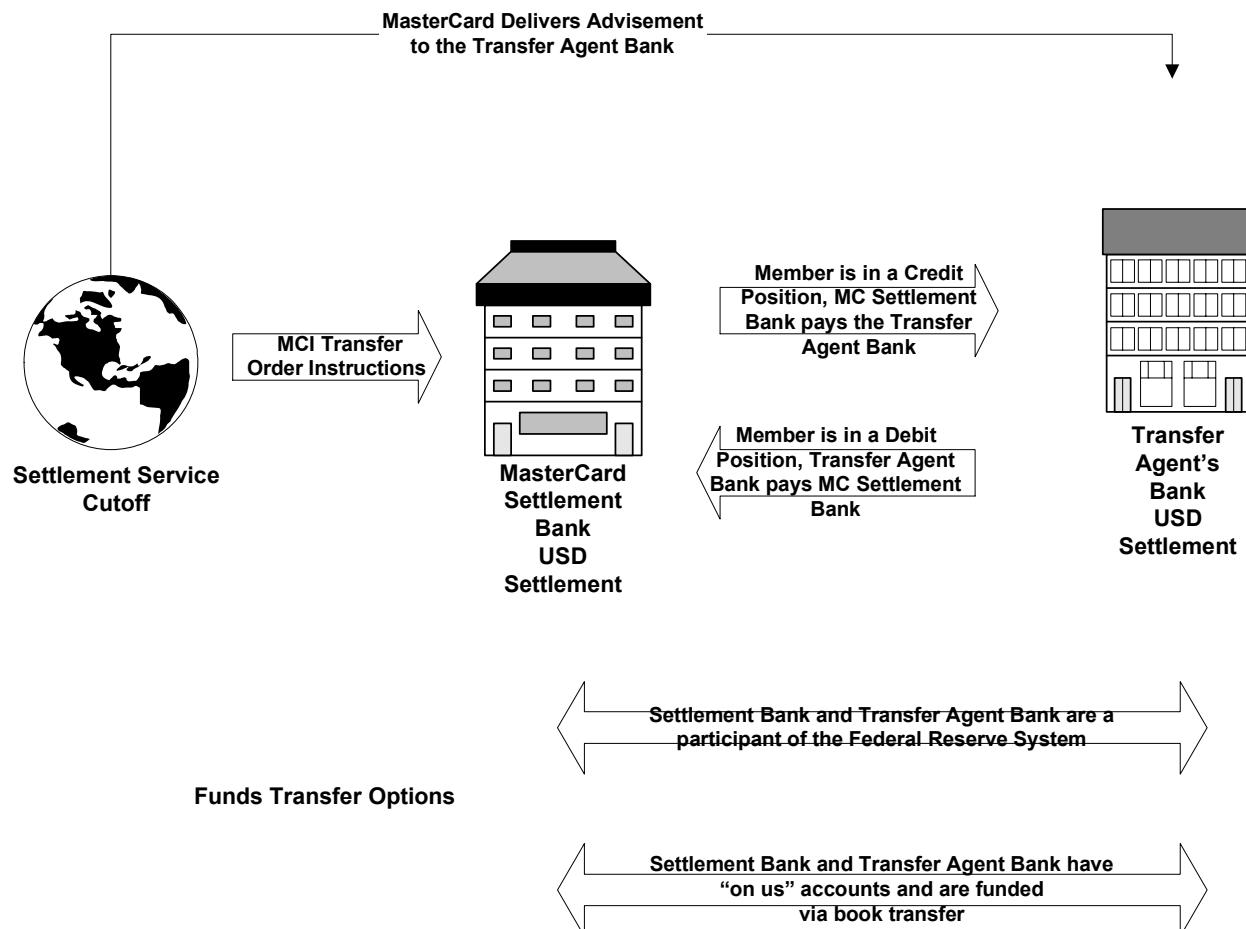
## Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in United States Dollar. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in United States Dollar.

#### Standard Settlement for United States Dollar—US00000001



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—US00000001)**

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## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select “Regional”
Notify MasterCard if the NSA is for the regional settlement service default	Select either “Yes” or “No” and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Route and Transit Number of transfer agent's bank
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	United States Dollar/840 ISO Currency Code

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—US00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>	
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	May 2006
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—US00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

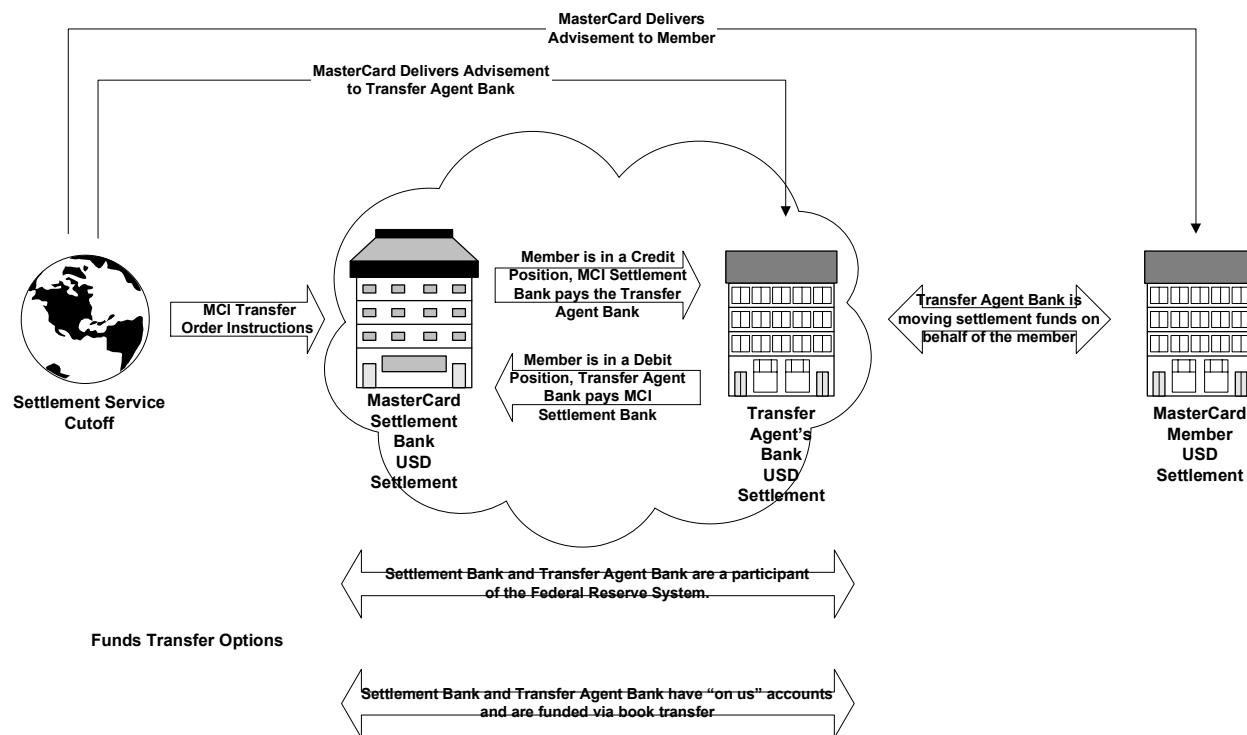
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in United States Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in United States Dollar.

#### **Consolidated Settlement for United States Dollar—US00000001**



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—US00000001)**

## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—US00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	United States Dollar 840/USD

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to direct settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Section VI: Daily Net Settlement Advisement Transmission**

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—US00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

# Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

## United States Dollar (Settlement Service ID—US00000001)

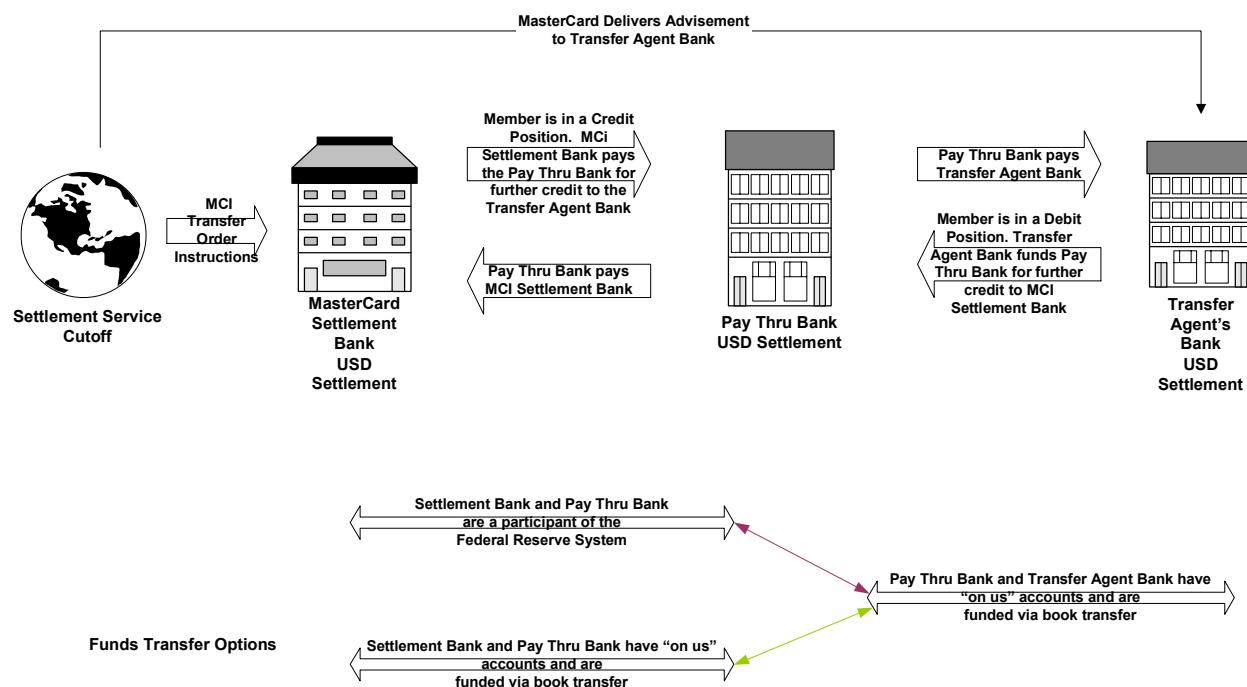
### Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in United States Dollar. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

#### Process Flow

The following depicts the processing flow for pay thru settlement in United States Dollar.

#### Pay Thru Settlement for United States Dollar—US00000001



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**United States Dollar (Settlement Service ID—US00000001)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Route and Transit Number of designated Transfer Agent Bank
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	United States Dollar/840 ISO Currency Code

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—US00000001)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>	
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	May 2006
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	

**Section III: Pay Thru Information**

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member	
Pay Thru Bank Address	Pay thru bank address	
U.S. Federal Banking Routing Transit Number	Route and Transit Number of the pay thru bank	
S.W.I.F.T. ID	Not Applicable	
Pay Thru Bank Account Number	The pay thru bank account number	
Pay Thru Bank Account Currency	United States Dollar/840 ISO Currency Code	
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	May 2006
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**United States Dollar (Settlement Service ID—US00000001)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section IV: Consolidated Settlement Through Another Principal Member</i></b>	
Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **United States Dollar (Settlement Service ID—EU00000002)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

JPMorgan Chase, New York

- Account number: 014053007
- Route and transit number: 021000021
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the same open business day as the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by 14:00 St. Louis time to the MasterCard settlement bank on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within the United States that settles in United States Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the Federal Reserve payment system
- On-Us transactions through book transfers

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**United States Dollar (Settlement Service ID—EU00000002)**

May  
2006

### **International Bank Account Number**

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

### **Direct Debit**

A 1031 is required because the settlement bank is located inside the United States.

### **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

### **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in United States Dollar.

### **Holiday Calendar**

Settlement will not occur or be valued on U.S. Federal Reserve holidays.

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—EU00000002)**

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## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
U.S. Weekend	Holiday	Open	Open	Open	Open	Weekend
<b>U.S. Holiday</b>						
Advisements Delivered		N	N	Y		
TFO Delivered		N	N	Y		
Good Value Date		N	N	Y		

May  
2006

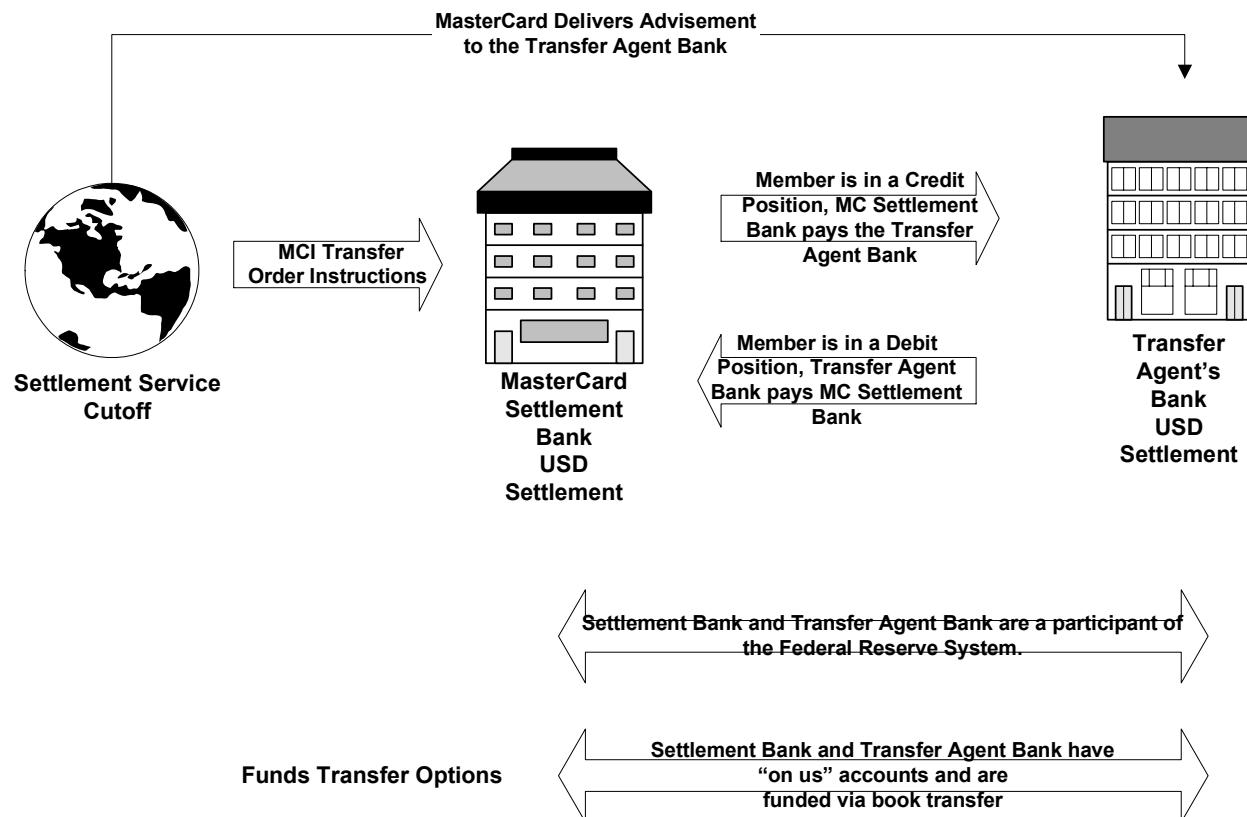
## Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in United States Dollar. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in United States Dollar.

#### Standard Settlement for United States Dollar—EU00000002



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—EU00000002)**

## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Route and Transit Number of transfer agent's bank
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	United States Dollar/840 ISO Currency Code

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—EU00000002)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>	
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	May 2006
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—EU00000002)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

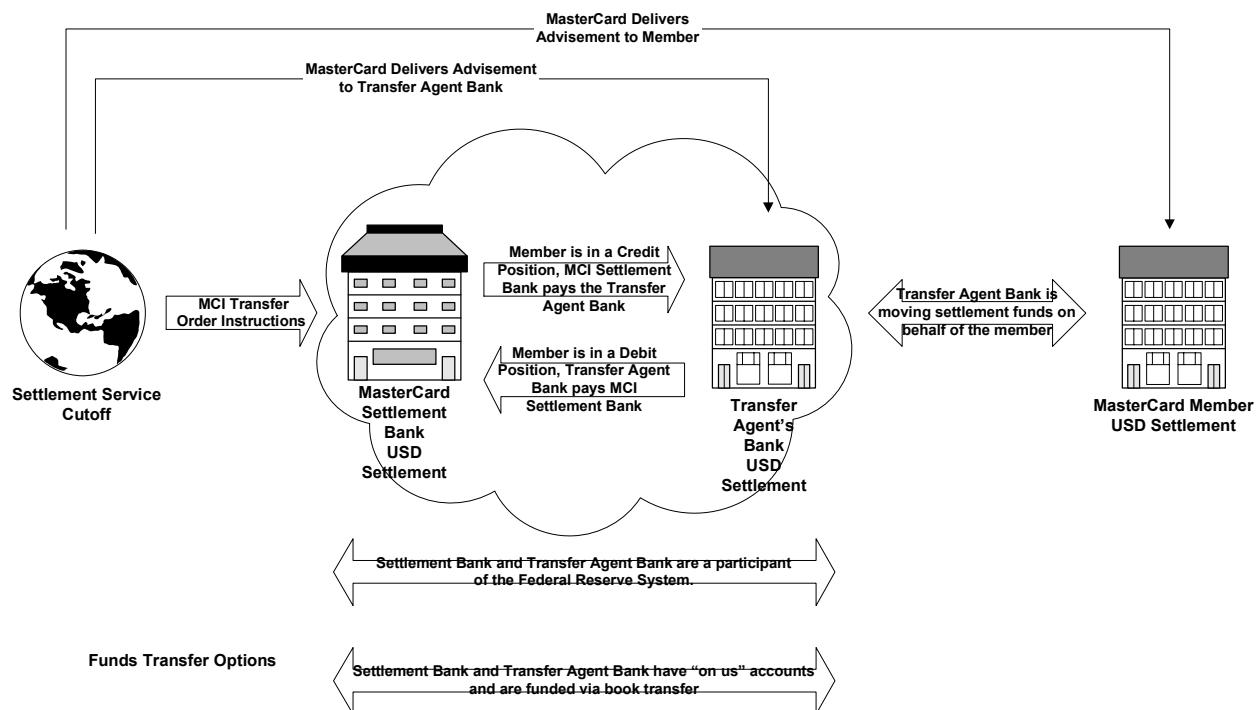
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in United States Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in United States Dollar.

#### **Consolidated Settlement for United States Dollar—EU00000002**



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—EU00000002)**

## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**United States Dollar (Settlement Service ID—EU00000002)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	United States Dollar 840/USD

### ***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

### ***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

United States Dollar (Settlement Service ID—EU00000002)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

United States Dollar (Settlement Service ID—EU00000002)

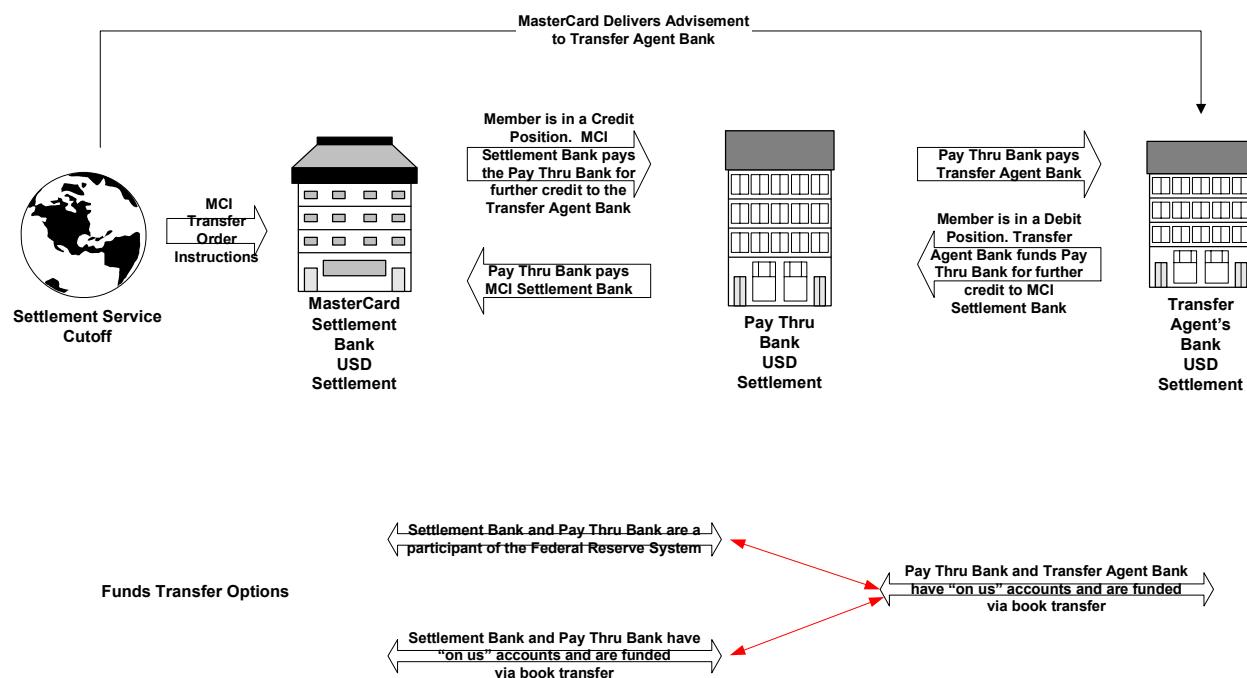
### Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in United States Dollar. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

#### Process Flow

The following depicts the processing flow for pay thru settlement in United States Dollar.

#### Pay Thru Settlement for United States Dollar—EU00000002



**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—EU00000002)**

## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Route and Transit Number of transfer agent's bank
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	United States Dollar/840 ISO Currency Code

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**United States Dollar (Settlement Service ID—EU00000002)**

<b>Section/Field within NSA</b>	<b>Information Required</b>	
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	May 2006
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member	
Pay Thru Bank Address	Pay thru bank address	
U.S. Federal Banking Routing Transit Number	Route and Transit Number of the pay thru bank	
S.W.I.F.T. ID	Not Applicable	
Pay Thru Bank Account Number	The pay thru bank account number	
Pay Thru Bank Account Currency	United States Dollar/840 ISO Currency Code	
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	May 2006
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar (Settlement Service ID—EU00000002)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section IV: Consolidated Settlement Through Another Principal Member</i></b>	
Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

The following are settlement requirements for this currency and ID. This service supports settlement of **debit** processed transactions through the Regional Service Center (RSC) Australasian Processing Center (APC).

### **MasterCard Settlement Bank**

JPMorgan Chase, New York

- Account number: 014053007
- Route and transit number: 021000021
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the same open business day of the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by 14:00 St. Louis time to the MasterCard settlement bank on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within United States that settles in United States Dollar. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the Federal Reserve payment system
- On-Us transactions through book transfers

## **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

## **Direct Debit**

A 1031 is required because the settlement bank is located inside the United States.

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 10:30 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in USD.

## **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur or be valued on U.S. Federal Reserve holidays.

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

### **Calendar Example**

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
MasterCard Declared						
Weekend	Holiday	Open	Open	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>	
Advisements Delivered			Y	N	N	May 2006
TFO Delivered			Y	N	N	
Good Value Date			Y	N	N	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)

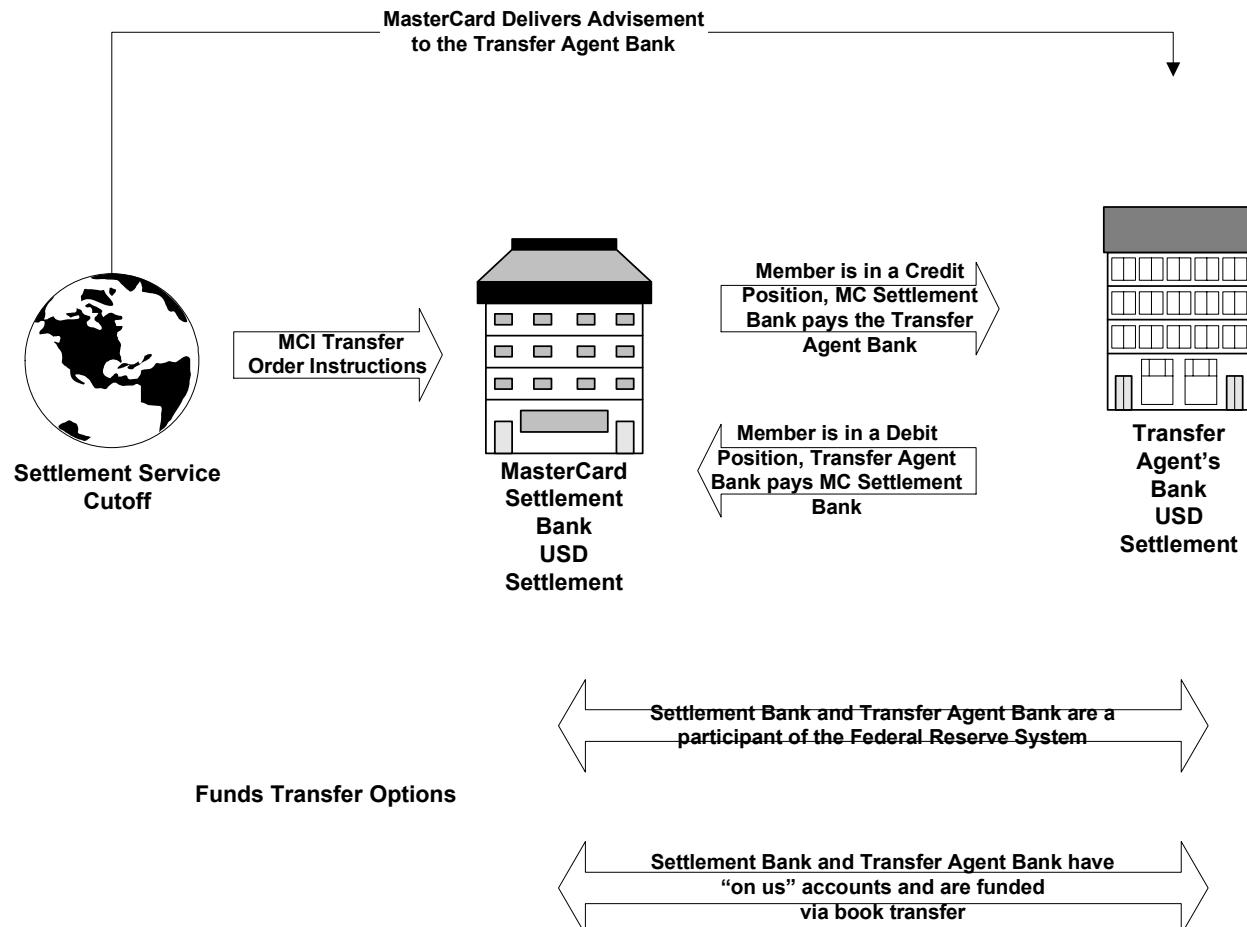
### Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in United States Dollar processed through the RSC APC. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

#### Process Flow

The following depicts the processing flow for standard settlement in United States Dollar processed through the RSC APC.

#### Standard Settlement for United States Dollar Processed Through the RSC APC—AP00000010



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Route and Transit Number of transfer agent's bank
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	United States Dollar/840 ISO Currency Code

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>	May 2006
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable	May 2006
Pay Thru Bank Address	Not Applicable	
U.S. Federal Banking Routing Transit Number	Not Applicable	
S.W.I.F.T. ID	Not Applicable	
Pay Thru Bank Account Number	Not Applicable	
Pay Thru Bank Account Currency	Not Applicable	
International Bank Account Number (IBAN) ISO Country Code	Not Applicable	May 2006
IBAN Check Number	Not Applicable	
IBAN Bank Code	Not Applicable	
IBAN Branch Code	Not Applicable	

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems****United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

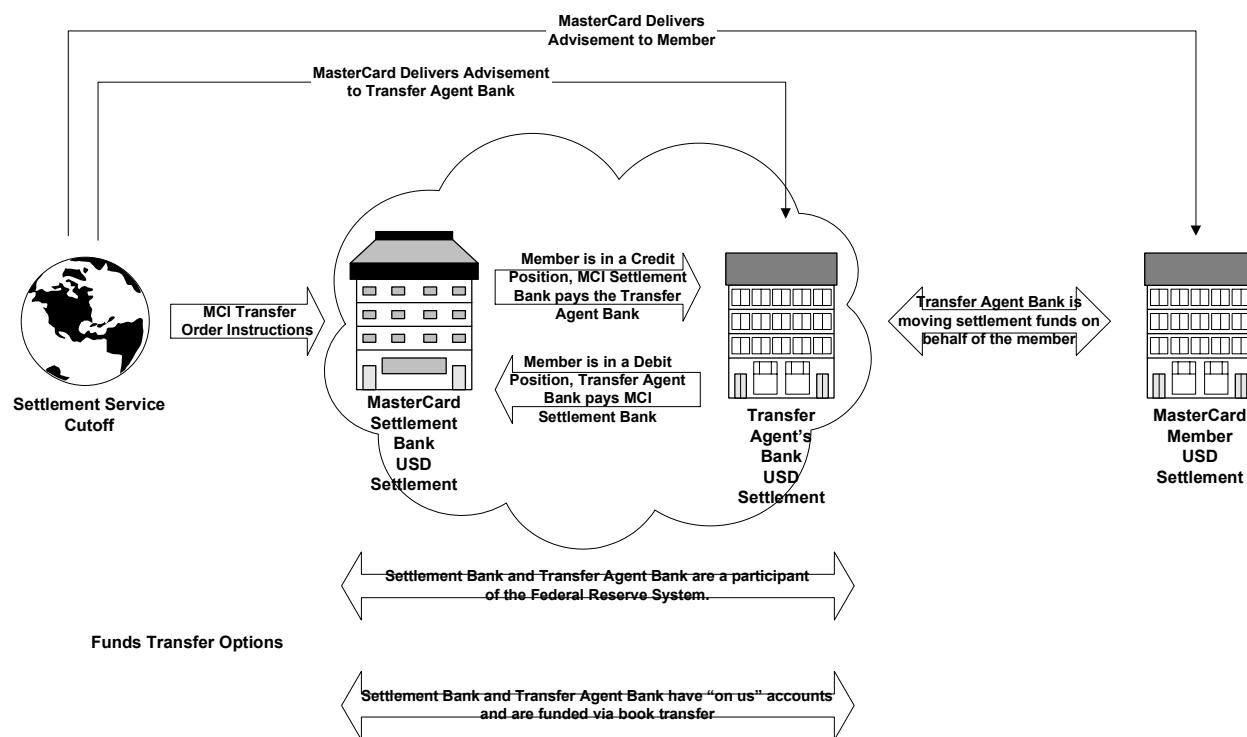
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in United States Dollar processed through the RSC APC. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in United States Dollar processed through the RSC APC.

#### **Consolidated Settlement for United States Dollar Processed Through the RSC APC—AP00000010**



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	United States Dollar 840/USD

***Section V: Settlement Selection Criteria***

Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

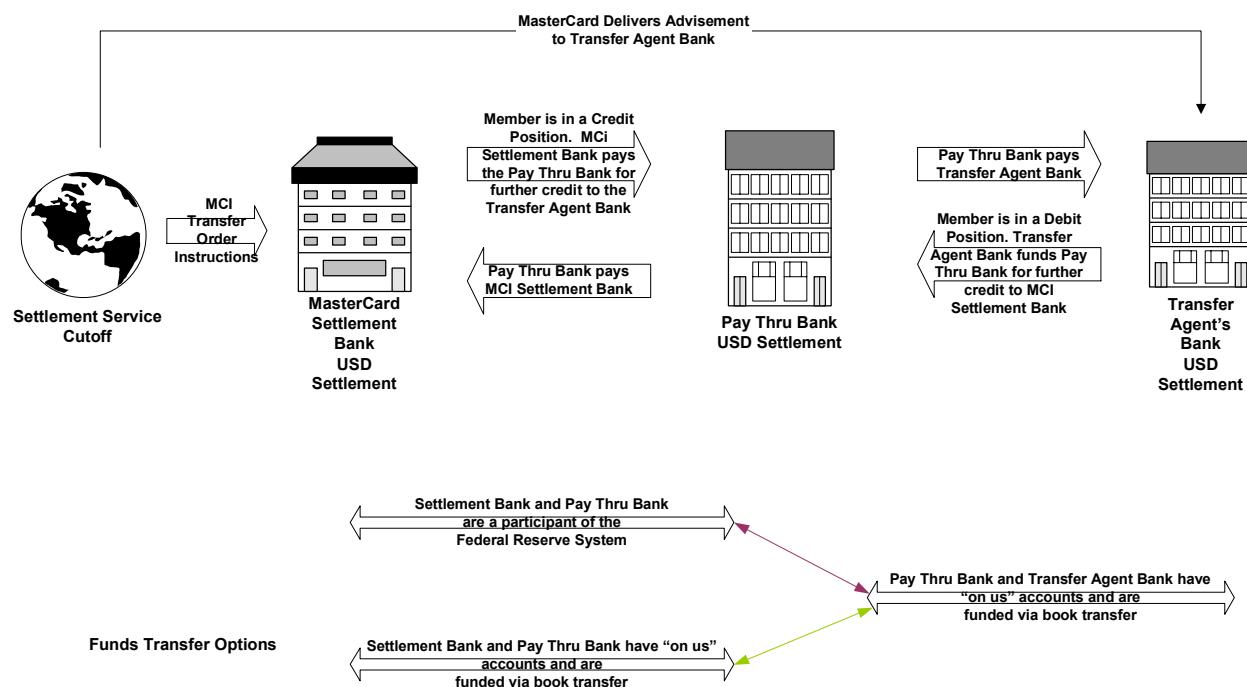
## Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in United States Dollar processed through the RSC APC. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

### Process Flow

The following depicts the processing flow for pay thru settlement in United States Dollar processed through the RSC APC.

#### Pay Thru Settlement for United States Dollar Processed Through the RSC APC—AP00000010



## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

### **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Route and Transit Number of transfer agent's bank
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	United States Dollar/840 ISO Currency Code

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>	May 2006
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	

***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member	May 2006
Pay Thru Bank Address	Pay thru bank address	
U.S. Federal Banking Routing Transit Number	Route and Transit Number of the pay thru bank	
S.W.I.F.T. ID	Not Applicable	
Pay Thru Bank Account Number	The pay thru bank account number	
Pay Thru Bank Account Currency	United States Dollar/840 ISO Currency Code	
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	May 2006
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format	

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems****United States Dollar Processed Through the RSC APC (Settlement Service ID—AP00000010)**

Section/Field within NSA	Information Required
<b><i>Section IV: Consolidated Settlement Through Another Principal Member</i></b>	
Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Not Applicable
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Japanese Yen (Settlement Service ID—AP00000005)**

May  
2006

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

JPMorgan Chase, Tokyo

- Account number: 0110452612
- S.W.I.F.T. ID: CHASJPJTXXX
- International Bank Account Number (IBAN): Not Applicable

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent and Pay Thru Payment Account Requirements**

MasterCard expects that the transfer agent and pay thru have an account or a banking relationship within Japan that settles in Yen. In addition, the transfer agent's and pay thru's account/banking relationship should be able to process payments to/from the MasterCard settlement bank through one of the following:

- A participant of the ZENGIN (resident Yen) or FXYCS (non-resident Yen) payment systems
- S.W.I.F.T. financial messages
- On-Us transactions through book transfers

## **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section, Pay Thru Information section, or both, of the [Net Settlement Agreement \(NSA\)](#).

## **Direct Debit**

MasterCard will not initiate direct debits from the transfer agent's and pay thru's account.

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 08:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, JPMorgan Chase.
- Members must settle activity in JPY.

## **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Japanese banking holidays.
- Settlement will not be valued on any Japanese banking or U.S. Federal Reserve holidays.

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Japanese Yen (Settlement Service ID—AP00000005)**

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## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared			
Weekend	Holiday	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>	
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

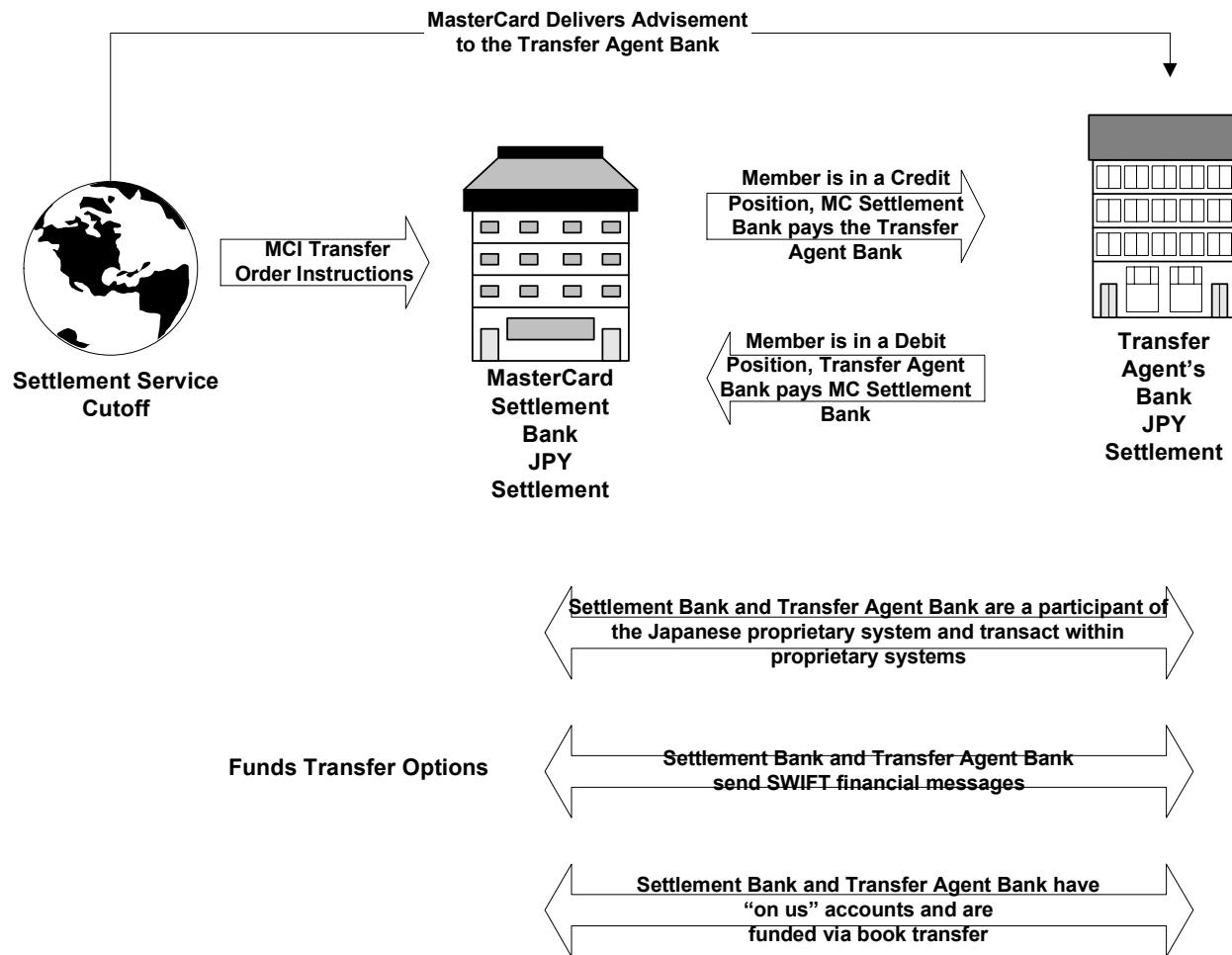
## Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in Yen. As shown below, the MasterCard principal member is its own transfer agent. MasterCard expects the member/transfer agent to own the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in Yen.

#### Standard Settlement for Yen—AP00000005



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Yen/392 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Japanese Yen (Settlement Service ID—AP00000005)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
<b>Section III: Pay Thru Information</b>	
Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section IV: Consolidated Settlement Through Another Principal Member</b>	
Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable
<b>Section V: Settlement Selection Criteria</b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

May  
2006

May  
2006

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Japanese Yen (Settlement Service ID—AP00000005)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

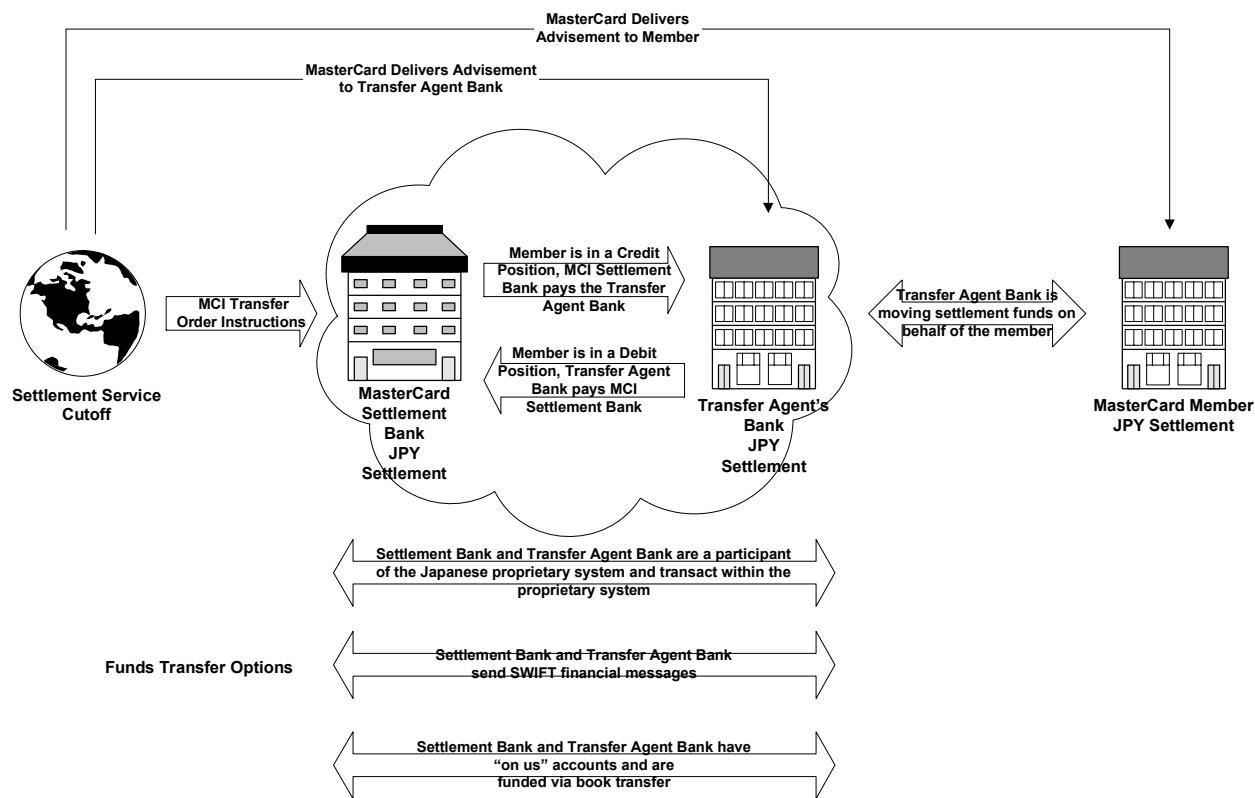
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Yen. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Yen.

#### **Consolidated Settlement for Yen—AP00000005**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Japanese Yen (Settlement Service ID—AP00000005)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Yen 392/JPY

### ***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to direct settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

### ***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

Japanese Yen (Settlement Service ID—AP00000005)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems

Japanese Yen (Settlement Service ID—AP00000005)

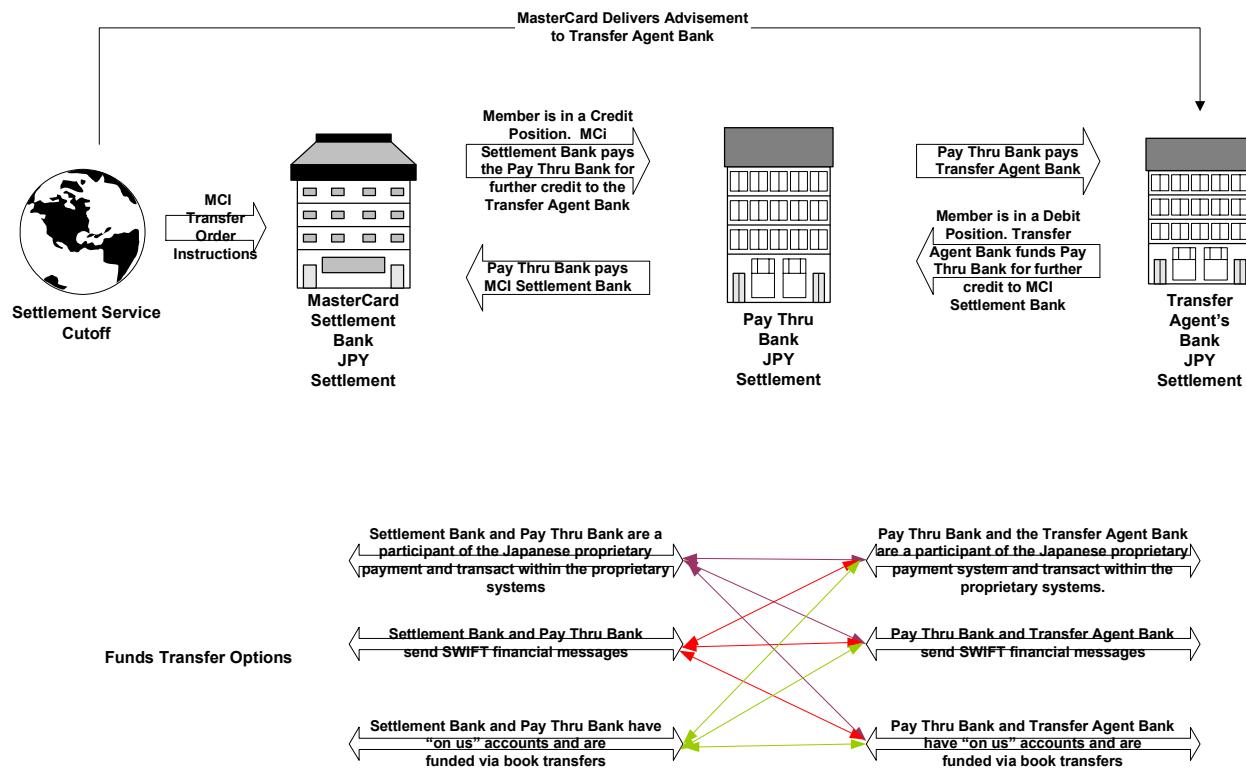
### Pay Thru Settlement (Three Party Settlement Arrangement)

The following is information for pay thru settlement in Yen. As displayed below, the pay thru—or correspondent—bank facilitates payments to/from the MasterCard settlement bank. A pay thru bank is used in situations where the transfer agent's bank is unable to complete financial transactions with the MasterCard settlement bank. MasterCard expects the member to own the settlement accounts at both the pay thru bank and transfer agent's bank.

#### Process Flow

The following depicts the processing flow for pay thru settlement in Yen.

#### Pay Thru Settlement for Yen—AP00000005



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b>Section I: Principal Member Information</b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b>Section II: Settlement Information</b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b>Section III: Transfer Agent Information</b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Yen/392 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

## **Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**

**Japanese Yen (Settlement Service ID—AP00000005)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section III: Pay Thru Information***

Pay Thru Bank Name	Pay thru bank name that has the banking relationship with the transfer agent's bank to move funds on behalf of the member
Pay Thru Bank Address	Pay thru bank address
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the pay thru bank
Pay Thru Bank Account Number	The pay thru bank account number
Pay Thru Bank Account Currency	Yen/392 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Check Number	Check Number associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the pay thru's IBAN; optional field for future expansion of the IBAN account format

May  
2006

### ***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Regional Settlement Services for GCMS, RSC APC, and RPPS Clearing Systems**  
**Japanese Yen (Settlement Service ID—AP00000005)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the pay thru and the transfer agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact



## ***Europe Region Settlement Service for MasterCard Processing System, GCMS***

*This appendix applies to members licensed in the Europe region. It describes guidelines for effecting settlement for each regional settlement service processed through the Global Clearing Management System (GCMS) supported by the MasterCard European settlement bank, HSBC.*

Australian Dollar (Settlement Service ID—EU00000023).....	C-1
Canadian Dollar (Settlement Service ID—EU00000020).....	C-11
Cyprus Pound (Settlement Service ID—EU00000010).....	C-21
Danish Krone (Settlement Service ID—EU00000011).....	C-32
Euro (Settlement Service ID—EU00000008).....	C-43
Hong Kong Dollar (Settlement Service ID—EU00000022).....	C-54
Hungarian Forint (Settlement Service ID—EU00000024) .....	C-64
Icelandic Krona (Settlement Service ID—EU00000013) .....	C-74
Maltese Lira (Settlement Service ID—EU00000015).....	C-85
New Zealand Dollar (Settlement Service ID—EU00000021) .....	C-95
Norwegian Krone (Settlement Service ID—EU00000016) .....	C-106
Polish Zloty (Settlement Service ID—EU00000025).....	C-116
Pound Sterling (Settlement Service ID—EU00000012) .....	C-126
South African Rand (Settlement Service ID—EU00000019).....	C-137
Swedish Krona (Settlement Service ID—EU00000017).....	C-147
Swiss Franc (Settlement Service ID—EU00000009) .....	C-157
United States Dollar (Settlement Service ID—EU00000018).....	C-168
Japanese Yen (Settlement Service ID—EU00000014).....	C-178

## **Australian Dollar (Settlement Service ID—EU00000023)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 57117397
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 09 MIDL 400515 57117397

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Australian Dollar. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in AUD.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Australian banking holidays.
- Settlement will not be valued on any Australian banking or U.S. Federal Reserve holidays.

May  
2006

Europe Region Settlement Service for MasterCard Processing System, GCMS  
Australian Dollar (Settlement Service ID—EU00000023)

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y		Y	N
TFO Delivered			Y		Y	N
Good Value Date			Y		N	N
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y		N	Y
TFO Delivered			Y		N	Y
Good Value Date			Y		N	Y
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N		N	Y
TFO Delivered			N		N	Y
Good Value Date			N		N	Y

May  
2006

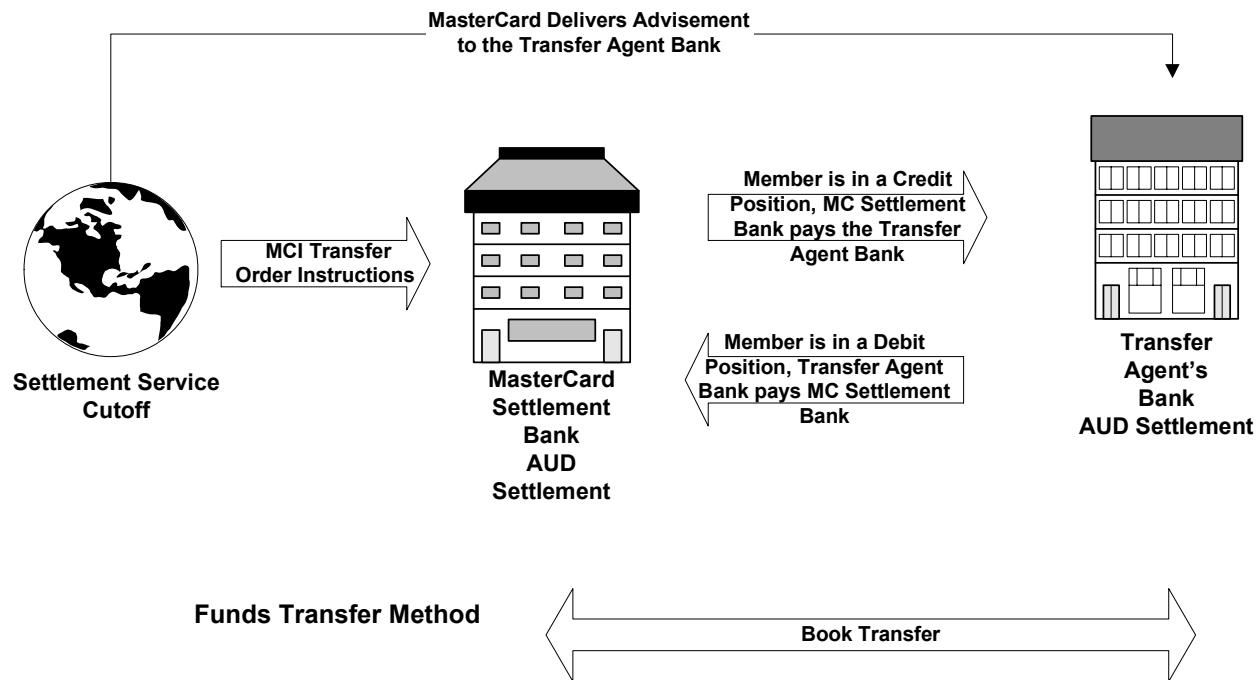
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Australian Dollar. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Australian Dollar.

#### **Standard Settlement for Australian Dollar—EU00000023**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Australian Dollar/036 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Australian Dollar (Settlement Service ID—EU00000023)**

Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

**Section III: Pay Thru Information**

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Australian Dollar (Settlement Service ID—EU00000023)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

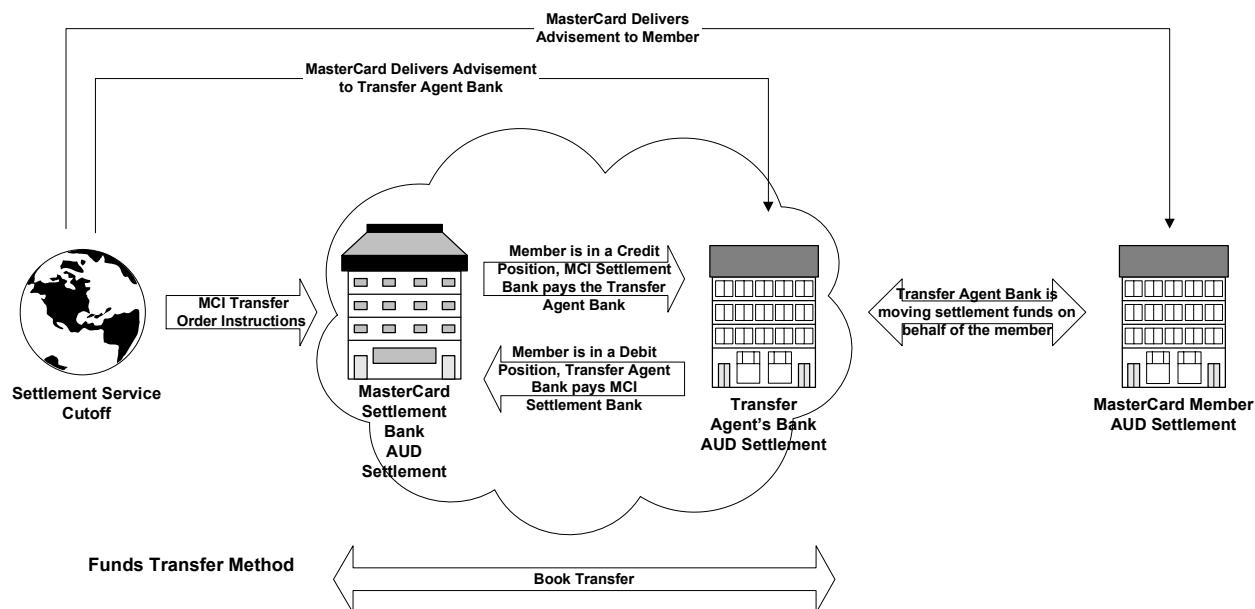
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Australian Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Australian Dollar.

#### **Consolidated Settlement for Australian Dollar—EU00000023**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Australian Dollar (Settlement Service ID—EU00000023)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Australian Dollar/036 ISO Currency Code

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Section VI: Daily Net Settlement Advisement Transmission**

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Section VII: Agreement and Contact Information**

Signature(s)	Authorized signature of principal member contact and transfer agent contact
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## **Canadian Dollar (Settlement Service ID—EU00000020)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 57117362
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN)  
GB 81 MIDL 400515 57117362

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Canadian Dollar. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in CAD.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Canadian banking holidays.
- Settlement will not be valued on any Canadian banking or U.S. Federal Reserve holidays.

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Canadian Dollar (Settlement Service ID—EU00000020)**

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

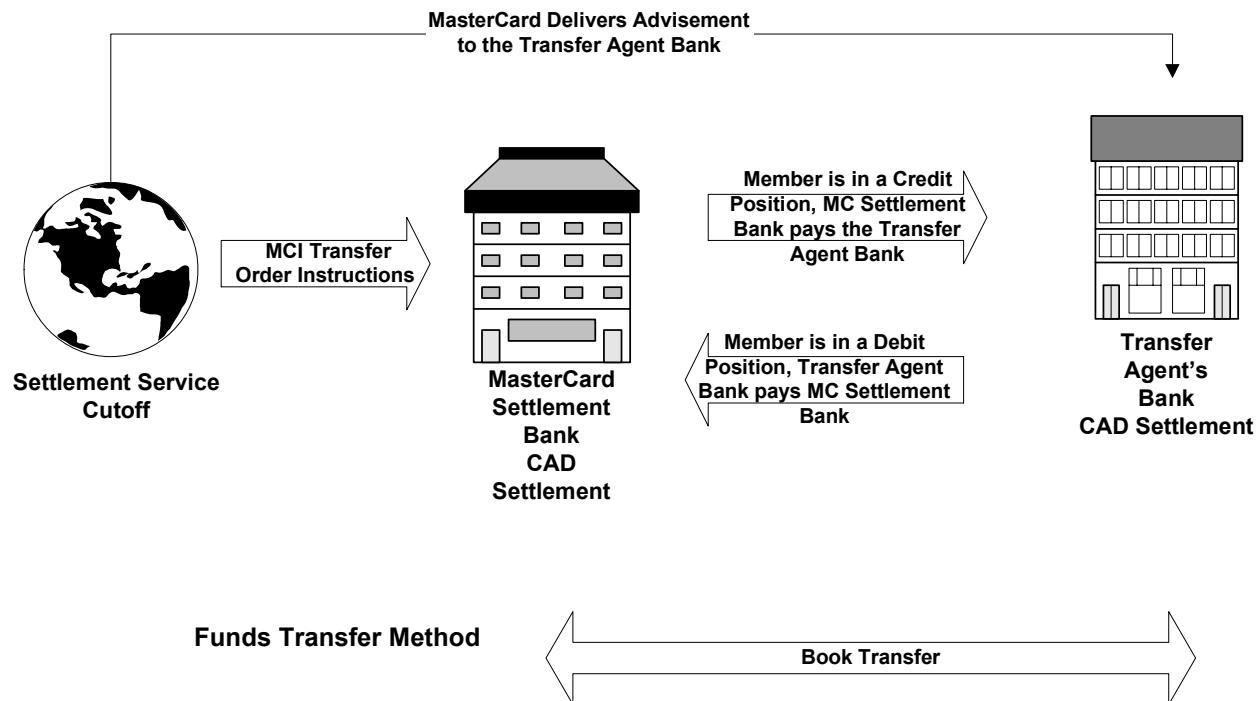
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Canadian Dollar. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Canadian Dollar.

#### **Standard Settlement for Canadian Dollar—EU00000020**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Canadian Dollar/124 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Canadian Dollar (Settlement Service ID—EU00000020)**

Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

**Section III: Pay Thru Information**

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Canadian Dollar (Settlement Service ID—EU00000020)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

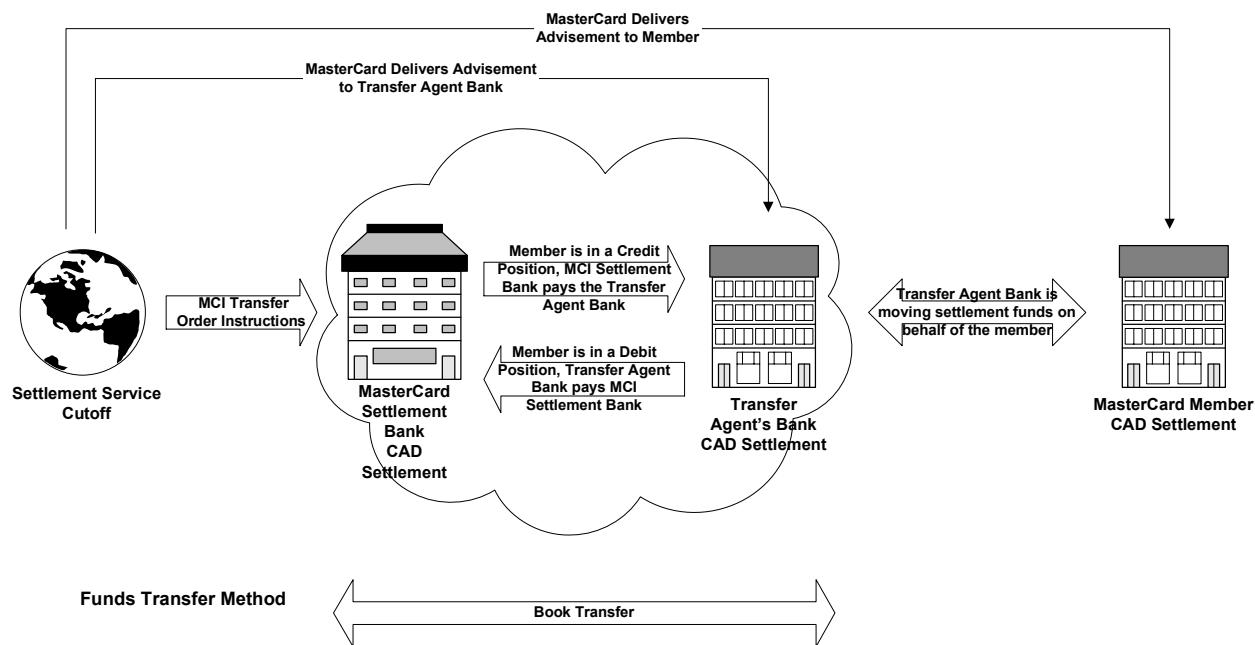
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Canadian Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Canadian Dollar.

#### **Consolidated Settlement for Canadian Dollar—EU00000020**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Canadian Dollar (Settlement Service ID—EU00000020)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Canadian Dollar/124 ISO Currency Code

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Section VI: Daily Net Settlement Advisement Transmission**

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Section VII: Agreement and Contact Information**

Signature(s)	Authorized signature of principal member contact and transfer agent contact
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## **Cyprus Pound (Settlement Service ID—EU00000010)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 37549975
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 09 MIDL 400515 37549975

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Cyprus Pound. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in CYP.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Cyprus banking holidays.
- Settlement will not be valued on any Cyprus banking or U.S. Federal Reserve holidays.

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Cyprus Pound (Settlement Service ID—EU00000010)**

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

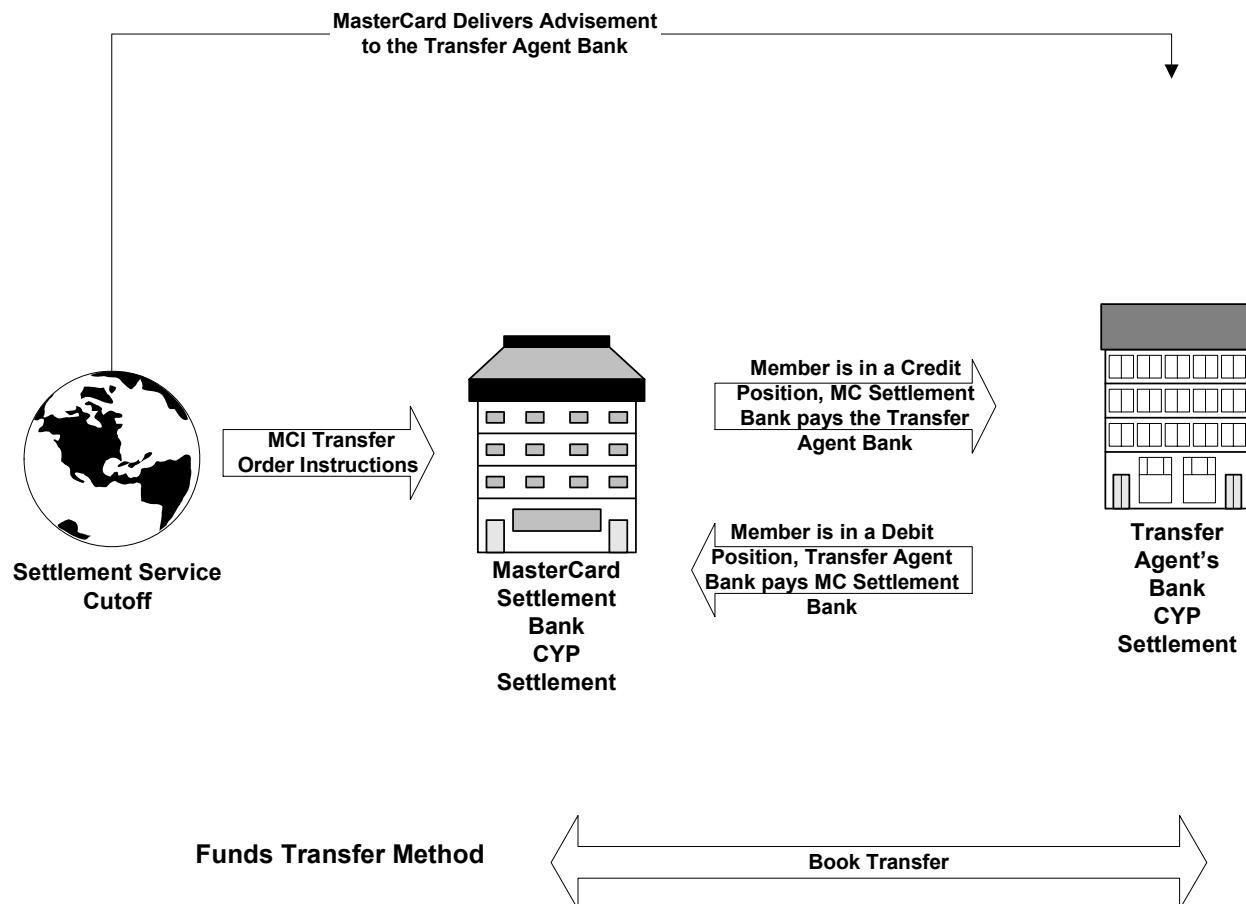
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Cyprus Pound. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Cyprus Pound.

#### **Standard Settlement for Cyprus Pound—EU00000010**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Cyprus Pound/196 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Cyprus Pound (Settlement Service ID—EU00000010)**

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Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

**Section III: Pay Thru Information**

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Cyprus Pound (Settlement Service ID—EU00000010)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

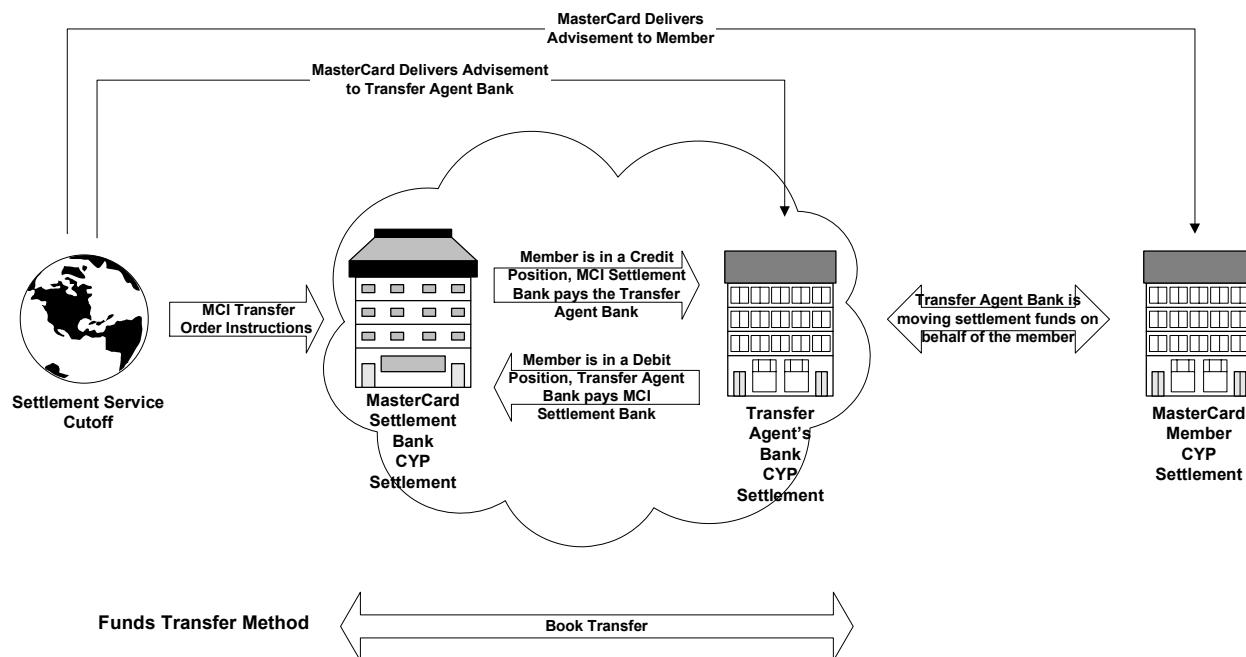
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Cyprus Pound. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Cyprus Pound.

#### **Consolidated Settlement for Cyprus Pound—EU00000010**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Cyprus Pound (Settlement Service ID—EU00000010)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Cyprus Pound 196/CYP

***Section V: Settlement Selection Criteria***

Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to guide settlement of transactions
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***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Cyprus Pound (Settlement Service ID—EU00000010)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Danish Krone (Settlement Service ID—EU00000011)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 37549991
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 62 MIDL 400515 37549991

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Danish Krone. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in DKK.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Danish banking holidays.
- Settlement will not be valued on any Danish banking or U.S. Federal Reserve holidays.

May  
2006

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y		Y	N
TFO Delivered			Y		Y	N
Good Value Date			Y		N	N
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y		N	Y
TFO Delivered			Y		N	Y
Good Value Date			Y		N	Y
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N		N	Y
TFO Delivered			N		N	Y
Good Value Date			N		N	Y

May  
2006

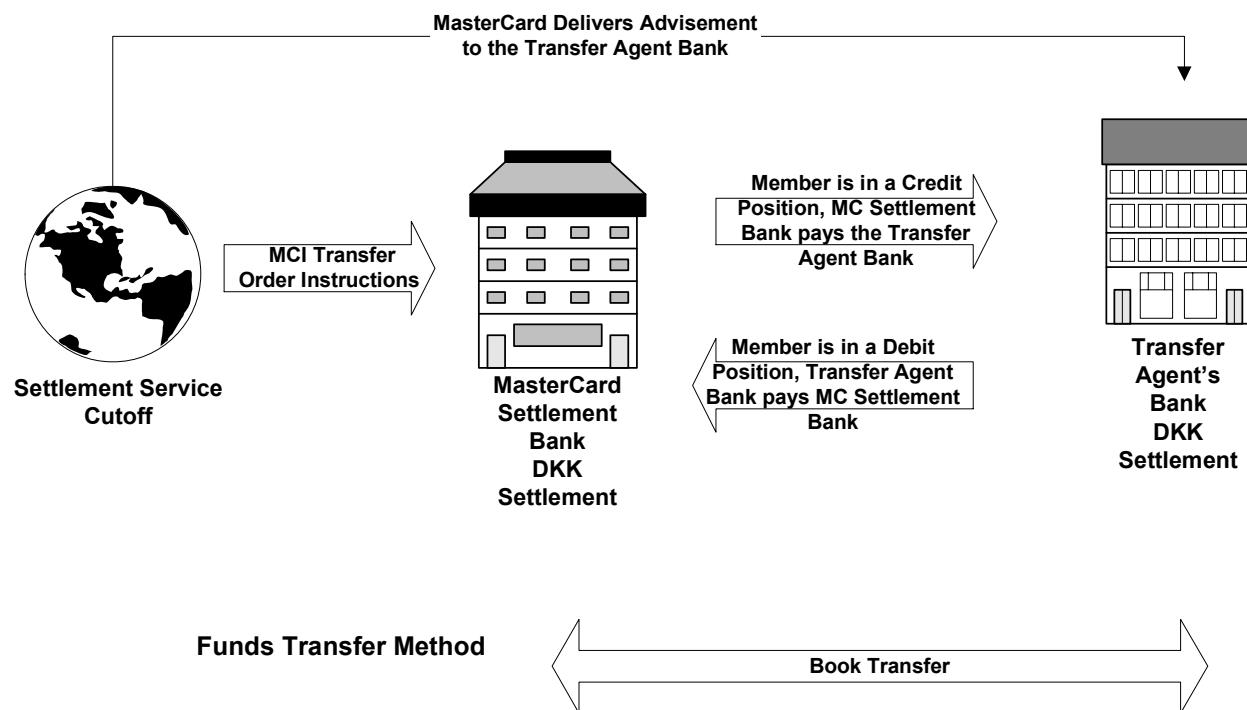
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Danish Krone. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Danish Krone.

#### **Standard Settlement for Danish Krone—EU00000011**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Danish Krone/208 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Danish Krone (Settlement Service ID—EU00000011)**

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Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

## **Europe Region Settlement Service for MasterCard Processing System, GCMS**

**Danish Krone (Settlement Service ID—EU00000011)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

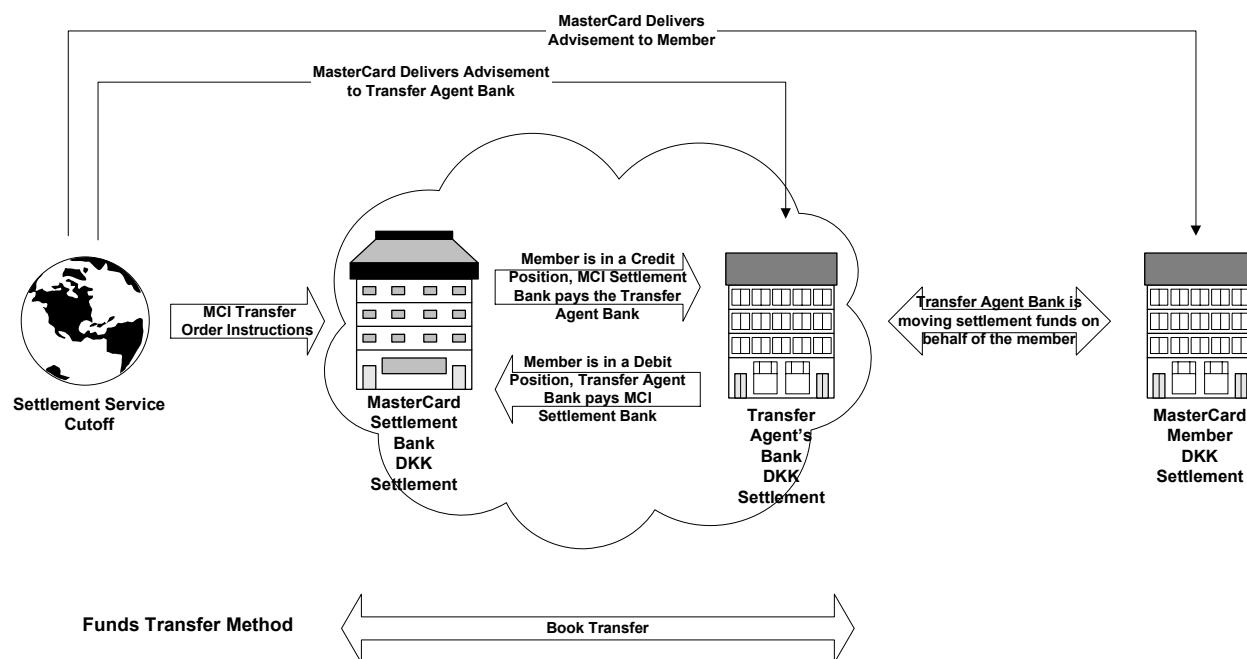
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Danish Krone. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Danish Krone.

#### **Consolidated Settlement for Danish Krone—EU00000011**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Danish Krone (Settlement Service ID—EU00000011)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section IV: Consolidated Settlement Through Another Principal Member</b>	
Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Danish Krone 208/DKK
<b>Section V: Settlement Selection Criteria</b>	
Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to guide settlement of transactions
<b>Section VI: Daily Net Settlement Advisement Transmission</b>	
Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**

Danish Krone (Settlement Service ID—EU00000011)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Euro (Settlement Service ID—EU00000008)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 37560119
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 49 MIDL 400515 37560119

May  
2006

### **Value Date Interval**

Funds are required to move on the same open business day of the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC that settles in Euro. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through the following:

- Book transfers if the transfer agent's account is maintained at HSBC, London.
- S.W.I.F.T. MT202 messages if the transfer agent's account is maintained at a HSBC branch in Milan, Dublin, and Brussels.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

### **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

### **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in EUR.

### **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any TARGET holidays.
- Settlement will not be valued on any TARGET or U.S. Federal Reserve holidays.

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared			
Weekend	Holiday	Open	TARGET Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>						
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>						
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>						
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

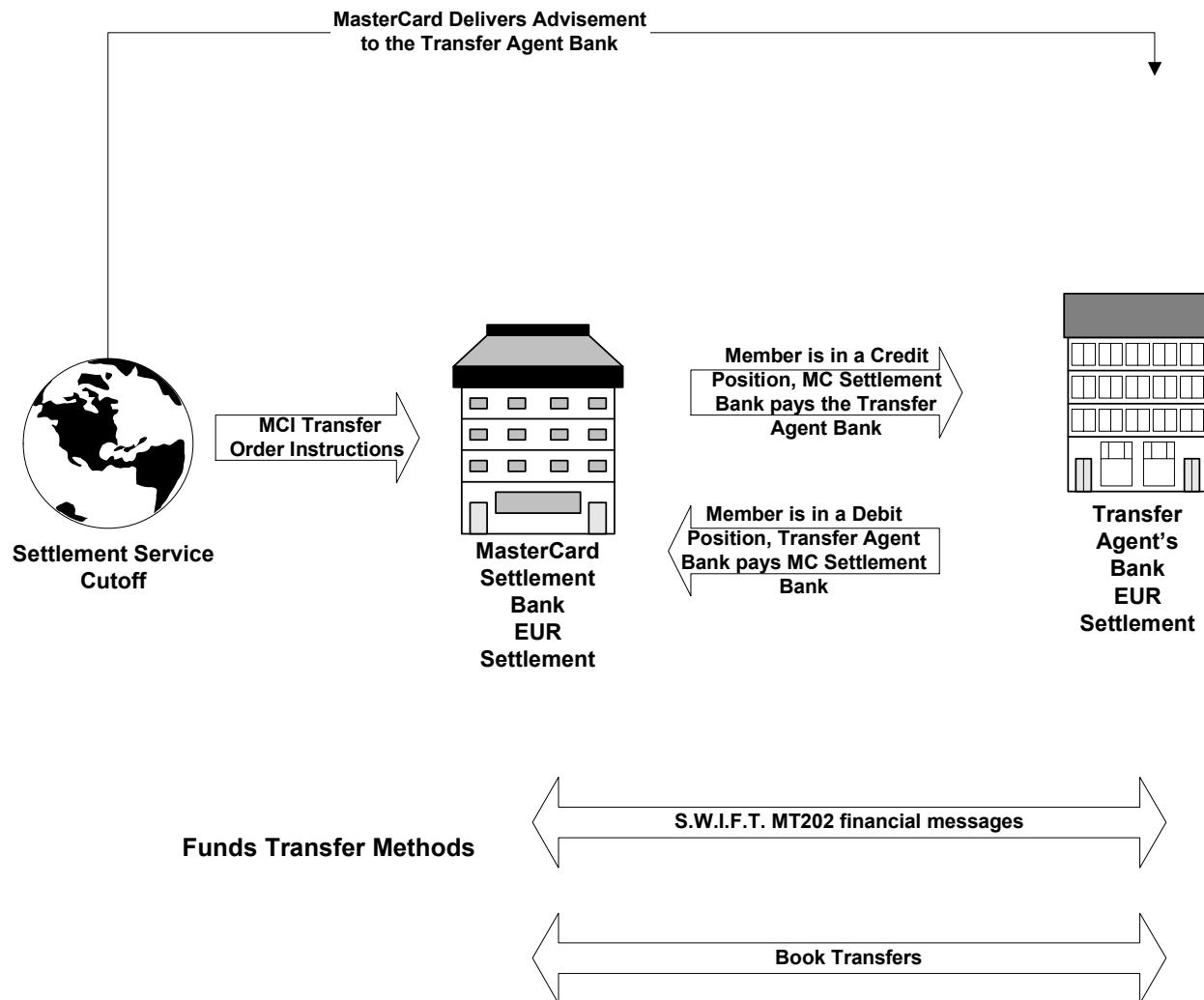
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Euro. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Euro.

#### **Standard Settlement for Euro—EU00000008**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Euro/978 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN
IBAN Check Number	Check Number associated with the transfer agent's IBAN

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Euro (Settlement Service ID—EU00000008)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable

**Europe Region Settlement Service for MasterCard Processing System, GCMS**

Euro (Settlement Service ID—EU00000008)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

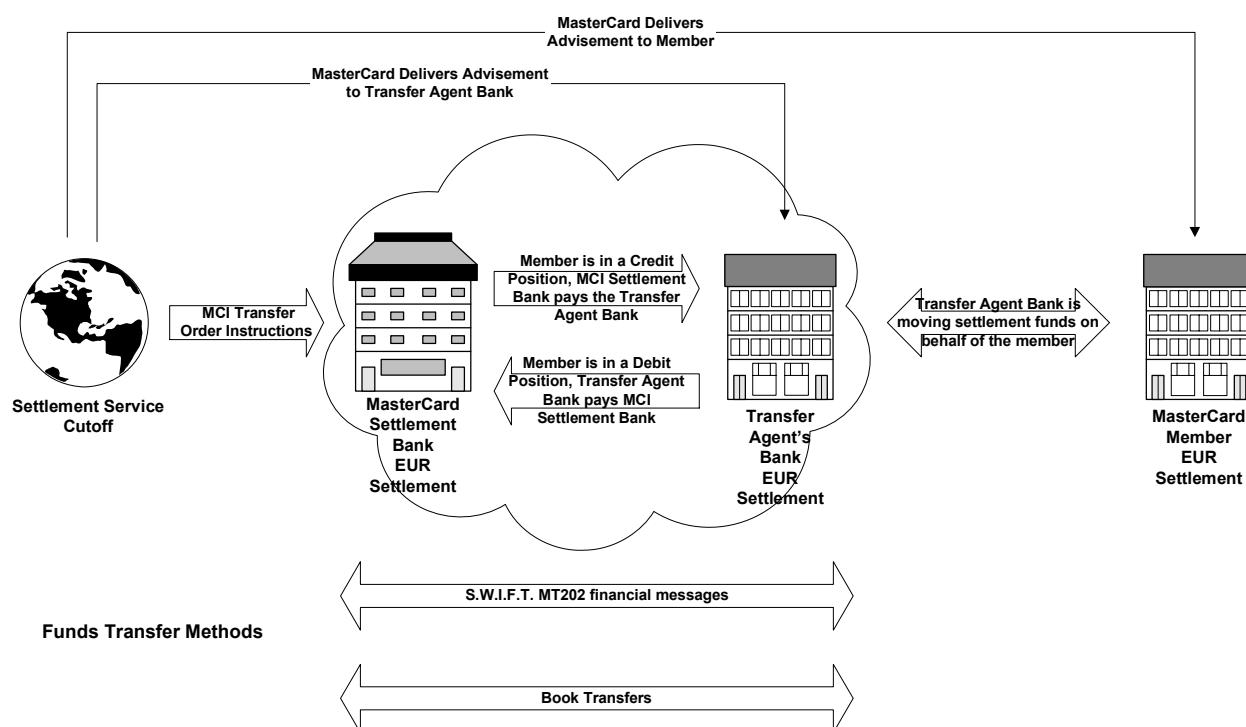
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Euro. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Euro.

#### **Consolidated Settlement for Euro—EU00000008**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Euro (Settlement Service ID—EU00000008)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Euro 978/EUR

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Section VI: Daily Net Settlement Advisement Transmission**

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Europe Region Settlement Service for MasterCard Processing System, GCMS**

Euro (Settlement Service ID—EU00000008)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Hong Kong Dollar (Settlement Service ID—EU00000022)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 57117389
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 31 MIDL 400515 57117389

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Hong Kong Dollar. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in HKD.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Hong Kong banking holidays.
- Settlement will not be valued on any Hong Kong banking or U.S. Federal Reserve holidays.

May  
2006

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y		Y	N
TFO Delivered			Y		Y	N
Good Value Date			Y		N	N
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y		N	Y
TFO Delivered			Y		N	Y
Good Value Date			Y		N	Y
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N		N	Y
TFO Delivered			N		N	Y
Good Value Date			N		N	Y

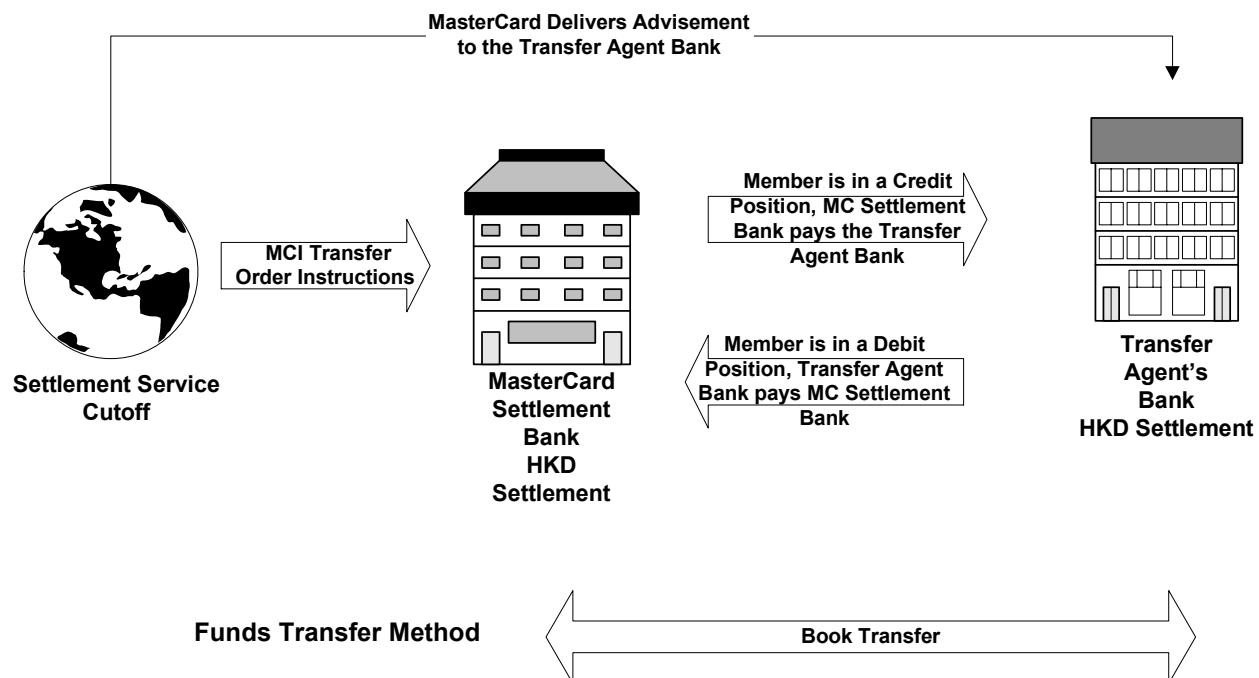
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Hong Kong Dollar. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Hong Kong Dollar.

#### **Standard Settlement for Hong Kong Dollar—EU00000022**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Hong Kong Dollar/344 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Hong Kong Dollar (Settlement Service ID—EU00000022)**

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Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Hong Kong Dollar (Settlement Service ID—EU00000022)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

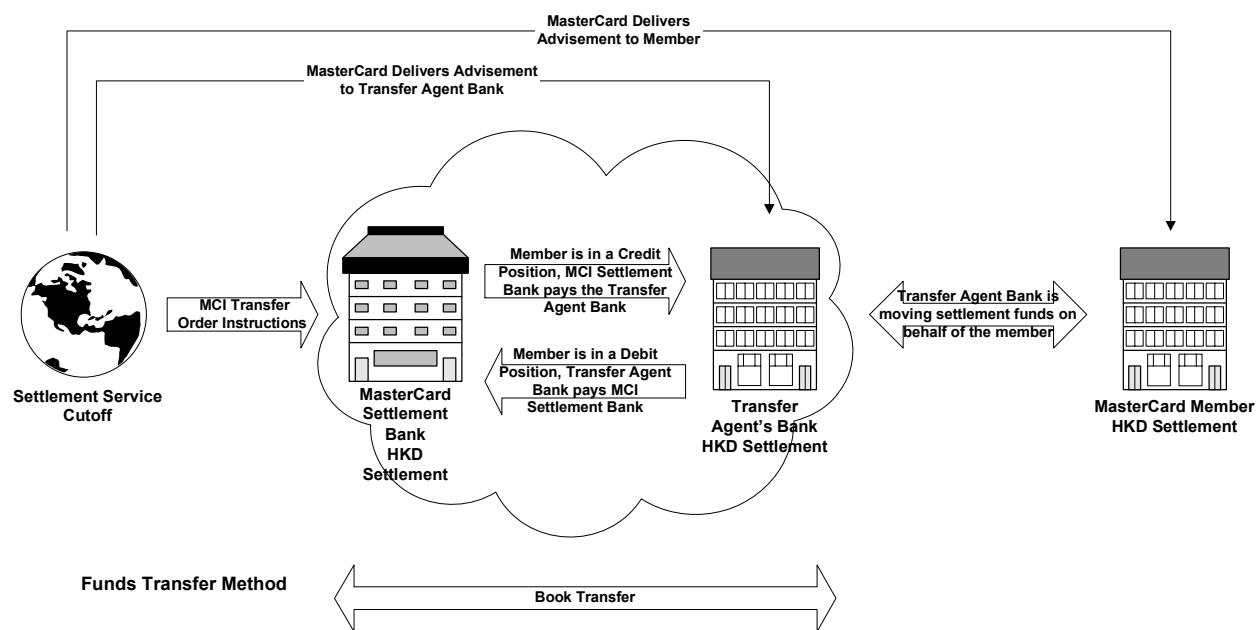
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Hong Kong Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Hong Kong Dollar.

#### **Consolidated Settlement for Hong Kong Dollar—EU00000022**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Hong Kong Dollar (Settlement Service ID—EU00000022)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Hong Kong Dollar/344 ISO Currency Code

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

***Section VII: Agreement and Contact Information***

Signature(s)	Authorized signature of principal member contact and transfer agent contact
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## **Hungarian Forint (Settlement Service ID—EU00000024)**

May  
2006

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 59412075
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 28 MIDL 400515 59412075

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Hungarian Forint. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in HUF.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Hungarian banking holidays.
- Settlement will not be valued on any Hungarian banking or U.S. Federal Reserve holidays.

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y		Y	N
TFO Delivered			Y		Y	N
Good Value Date			Y		N	N
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y		N	Y
TFO Delivered			Y		N	Y
Good Value Date			Y		N	Y
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N		N	Y
TFO Delivered			N		N	Y
Good Value Date			N		N	Y

May  
2006

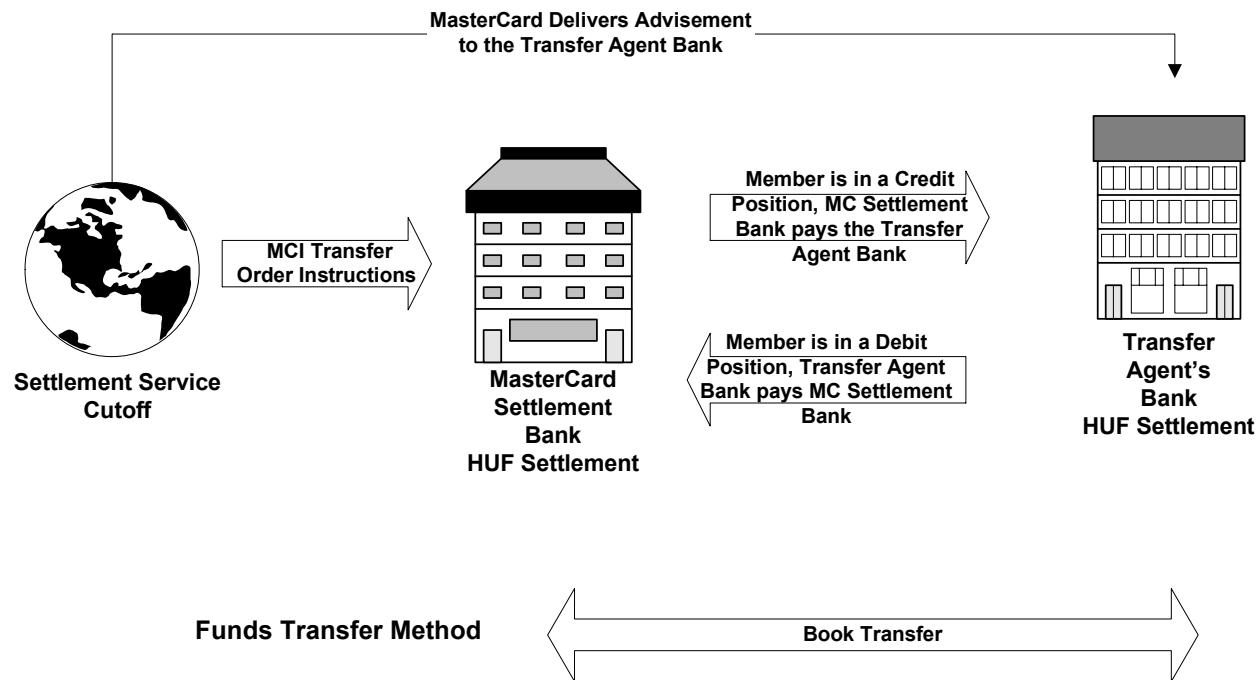
## Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in Hungarian Forint. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in Hungarian Forint.

#### Standard Settlement for Hungarian Forint—EU00000024



# Europe Region Settlement Service for MasterCard Processing System, GCMS

Hungarian Forint (Settlement Service ID—EU00000024)

## Net Settlement Agreement Fields

May  
2006

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Hungarian Forint/348 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Hungarian Forint (Settlement Service ID—EU00000024)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section IV: Consolidated Settlement Through Another Principal Member</i></b>	
Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Hungarian Forint (Settlement Service ID—EU00000024)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

May  
2006

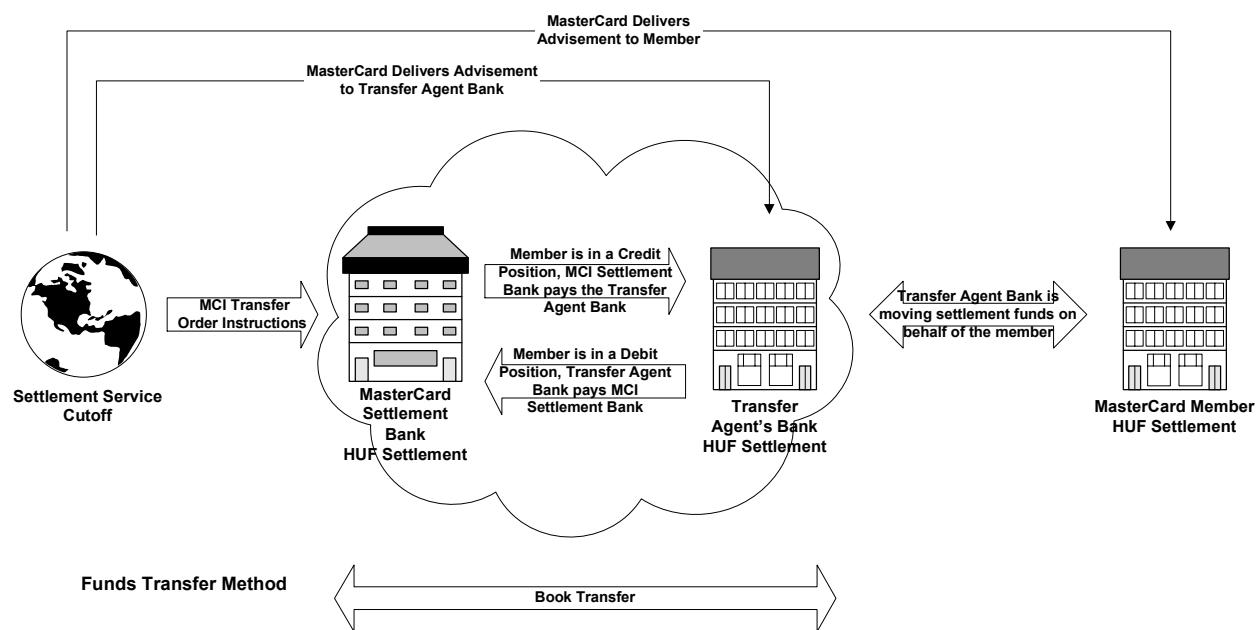
## Consolidated Settlement (Two Party Settlement Arrangement)

The following is information for consolidated settlement in Hungarian Forint. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### Process Flow

The following depicts the processing flow for consolidated settlement in Hungarian Forint.

#### Consolidated Settlement for Hungarian Forint—EU00000024



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Hungarian Forint (Settlement Service ID—EU00000024)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section IV: Consolidated Settlement Through Another Principal Member</b>	
Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Hungarian Forint/348 ISO Currency Code
<b>Section V: Settlement Selection Criteria</b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b>Section VI: Daily Net Settlement Advisement Transmission</b>	
Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required
<b>Section VII: Agreement and Contact Information</b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

May  
2006

## **Icelandic Krona (Settlement Service ID—EU00000013)**

May  
2006

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 57117303
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 25 MIDL 400515 57117303

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Icelandic Krona. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in ISK.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Icelandic banking holidays.
- Settlement will not be valued on any Icelandic banking or U.S. Federal Reserve holidays.

May  
2006

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

31 Dec	1 Jan	2 Jan	3 Jan	4 Jan	5 Jan	6 Jan
			MasterCard Declared Weekend	Local Holiday Open	U.S. Holiday	
	Holiday			Open		Weekend
U.S. Holiday			4 Jan	5 Jan	6 Jan	
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
Local Holiday			2 Jan	3 Jan	4 Jan	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
MasterCard Declared Holiday			31 Dec	1 Jan	2 Jan	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

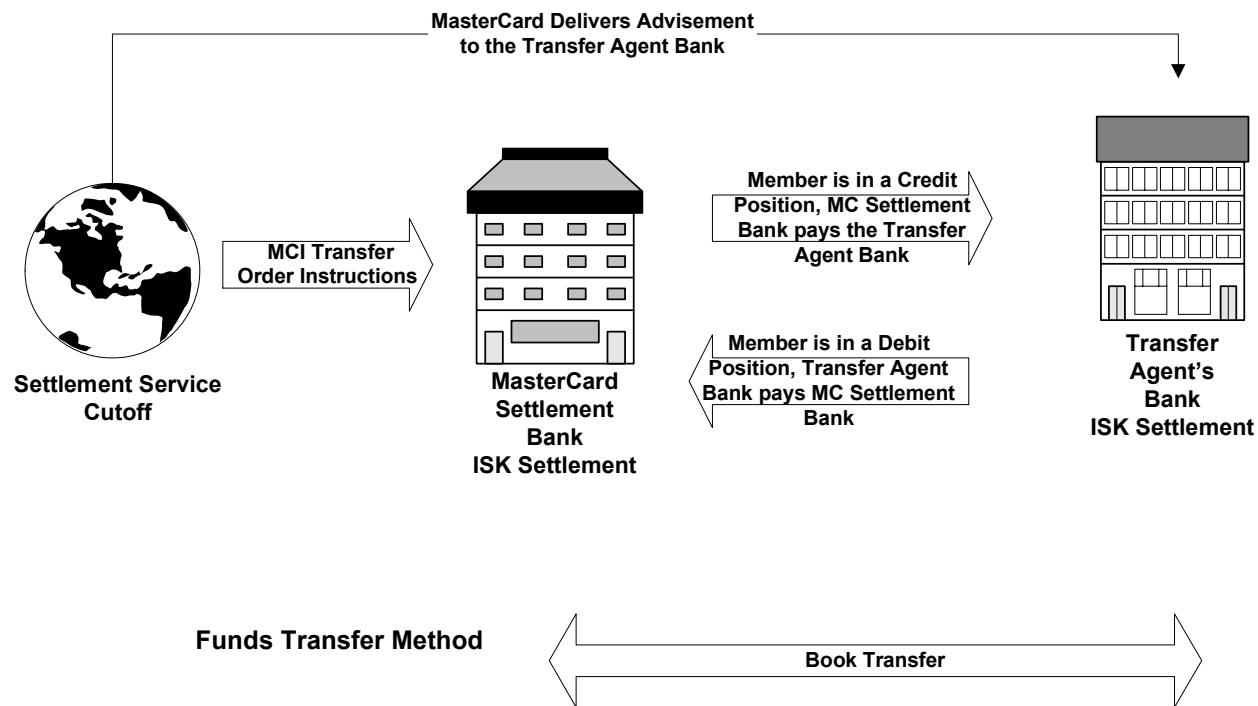
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Icelandic Krona. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Icelandic Krona.

#### **Standard Settlement for Icelandic Krona—EU00000013**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Iceland Krona/352 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Icelandic Krona (Settlement Service ID—EU00000013)**

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Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Icelandic Krona (Settlement Service ID—EU00000013)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

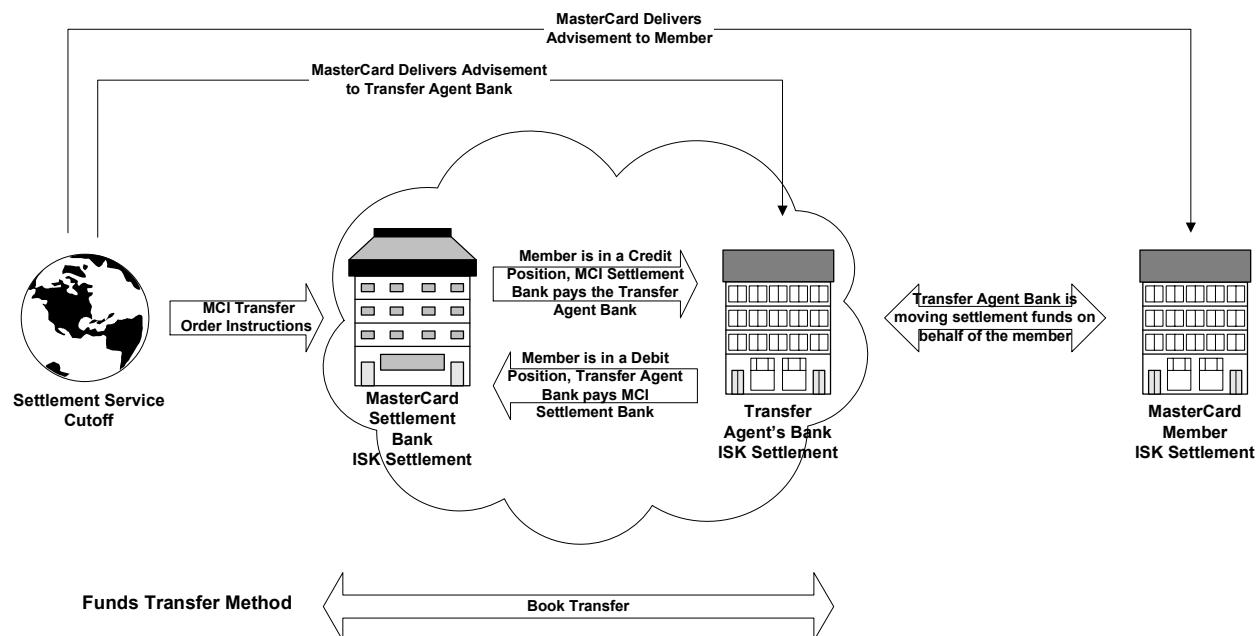
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Icelandic Krona. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Icelandic Krona.

#### **Consolidated Settlement for Icelandic Krona—EU00000013**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Icelandic Krona (Settlement Service ID—EU00000013)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section IV: Consolidated Settlement Through Another Principal Member</b>	
Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Iceland Krona 352/ISK
<b>Section V: Settlement Selection Criteria</b>	
Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to guide settlement of transactions
<b>Section VI: Daily Net Settlement Advisement Transmission</b>	
Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Icelandic Krona (Settlement Service ID—EU00000013)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Maltese Lira (Settlement Service ID—EU00000015)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 37550653
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 36 MIDL 400515 37550653

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Maltese Lira. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

May  
2006

### **International Bank Account Number**

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in MTL.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Maltese banking holidays.
- Settlement will not be valued on any Maltese banking or U.S. Federal Reserve holidays.

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Maltese Lira (Settlement Service ID—EU00000015)**

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

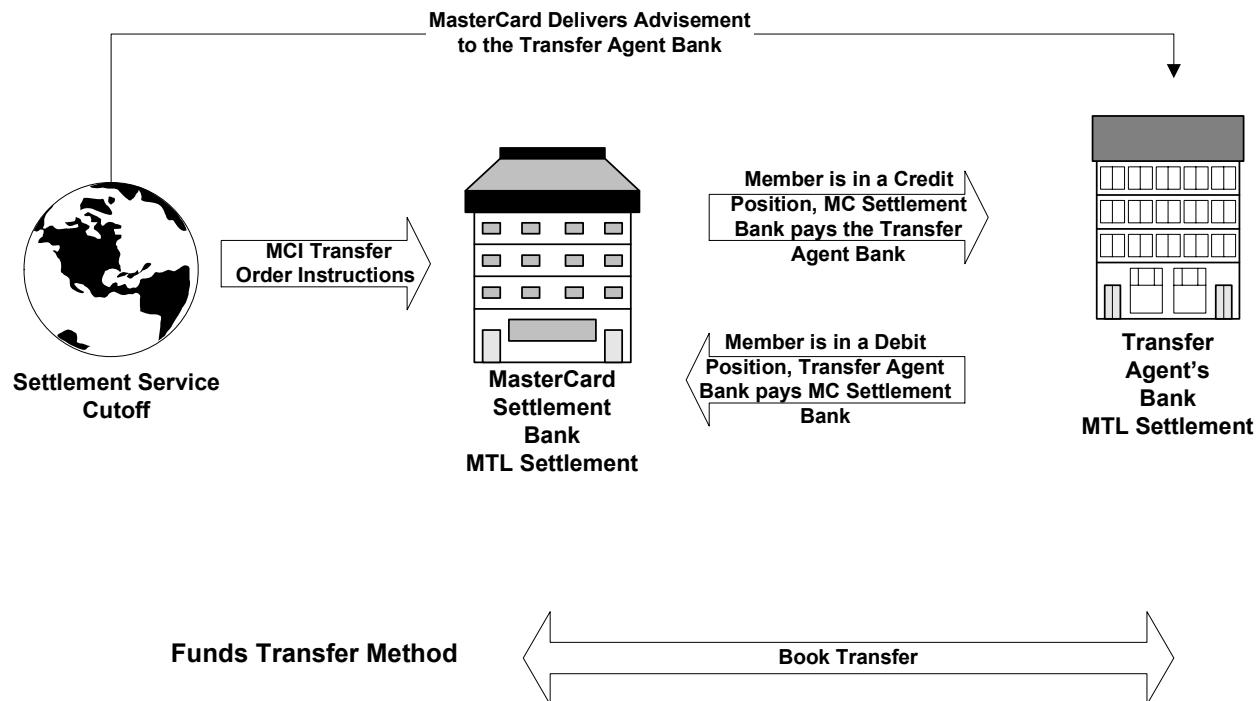
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Maltese Lira. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Maltese Lira.

#### **Standard Settlement for Maltese Lira—EU00000015**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Maltese Lira/470 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Maltese Lira (Settlement Service ID—EU00000015)**

Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

**Section III: Pay Thru Information**

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Maltese Lira (Settlement Service ID—EU00000015)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

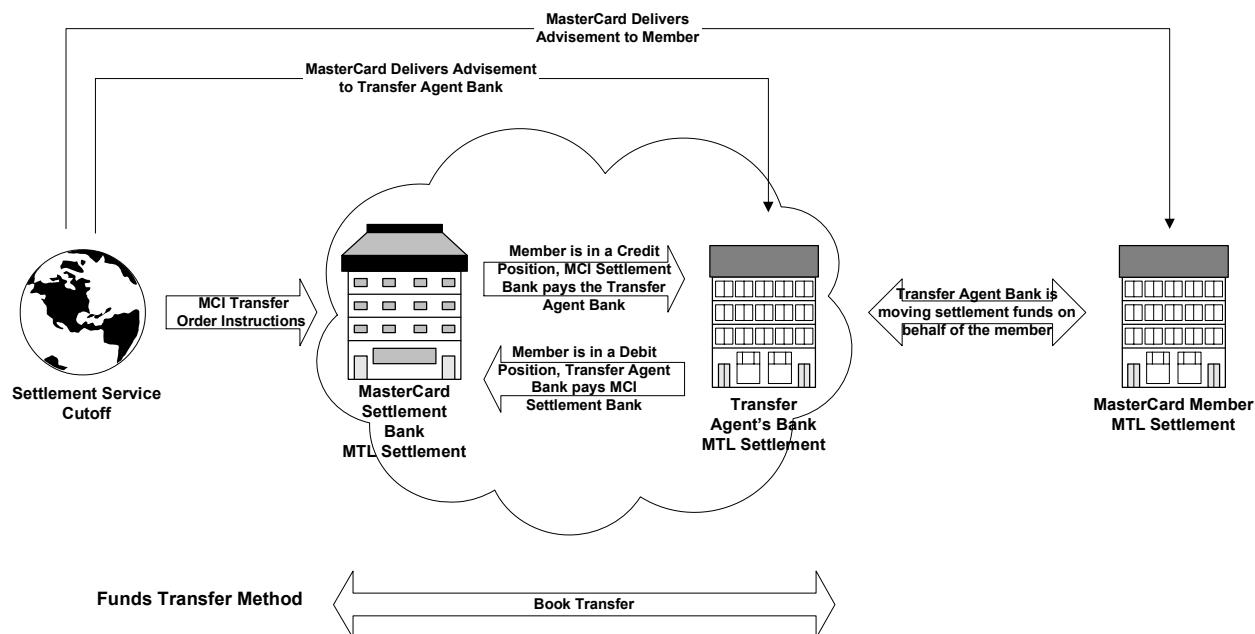
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Maltese Lira. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Maltese Lira.

#### **Consolidated Settlement for Maltese Lira—EU00000015**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Maltese Lira (Settlement Service ID—EU00000015)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Maltese Lira/470 ISO Currency Code

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Section VI: Daily Net Settlement Advisement Transmission**

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Section VII: Agreement and Contact Information**

Signature(s)	Authorized signature of principal member contact and transfer agent contact
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## New Zealand Dollar (Settlement Service ID—EU00000021)

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### MasterCard Settlement Bank

HSBC, London

- Account number: 57117370
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 59 MIDL 400515 57117370

May  
2006

### Value Date Interval

Funds are required to move on the second open business day after the settlement date.

### Payment Deadline

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### Transfer Agent Payment Account Requirements and Payment Method

MasterCard requires that the transfer agent have an account with HSBC, London that settles in New Zealand Dollar. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### International Bank Account Number

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in NZD.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any New Zealand banking holidays.
- Settlement will not be valued on any New Zealand banking or U.S. Federal Reserve holidays.

May  
2006

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared Weekend	Local Holiday Open	U.S. Holiday	
	Holiday			Open		Weekend
<b>U.S. Holiday</b>				<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered				Y	Y	N
TFO Delivered				Y	Y	N
Good Value Date				Y	N	N
<b>Local Holiday</b>				<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered				Y	N	Y
TFO Delivered				Y	N	Y
Good Value Date				Y	N	Y
<b>MasterCard Declared Holiday</b>				<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered				N	N	Y
TFO Delivered				N	N	Y
Good Value Date				N	N	Y

May  
2006

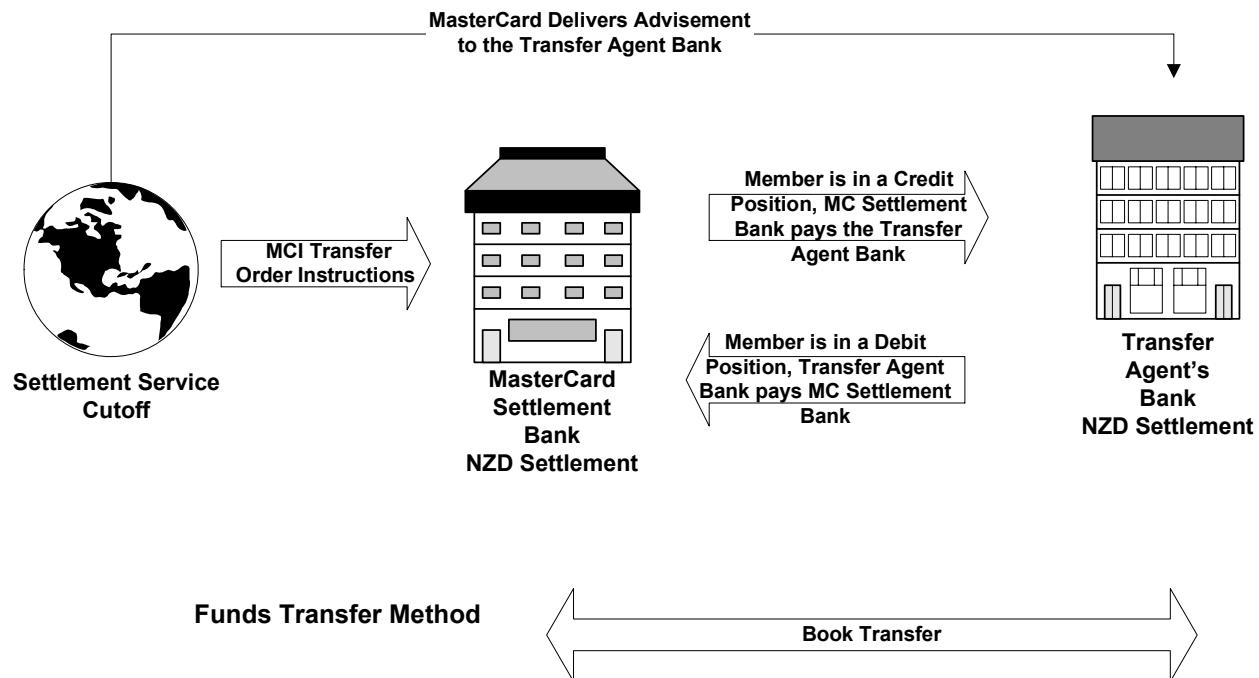
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in New Zealand Dollar. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in New Zealand Dollar.

#### **Standard Settlement for New Zealand Dollar—EU00000021**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	New Zealand Dollar/554 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**New Zealand Dollar (Settlement Service ID—EU00000021)**

Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

**Section III: Pay Thru Information**

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
New Zealand Dollar (Settlement Service ID—EU00000021)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

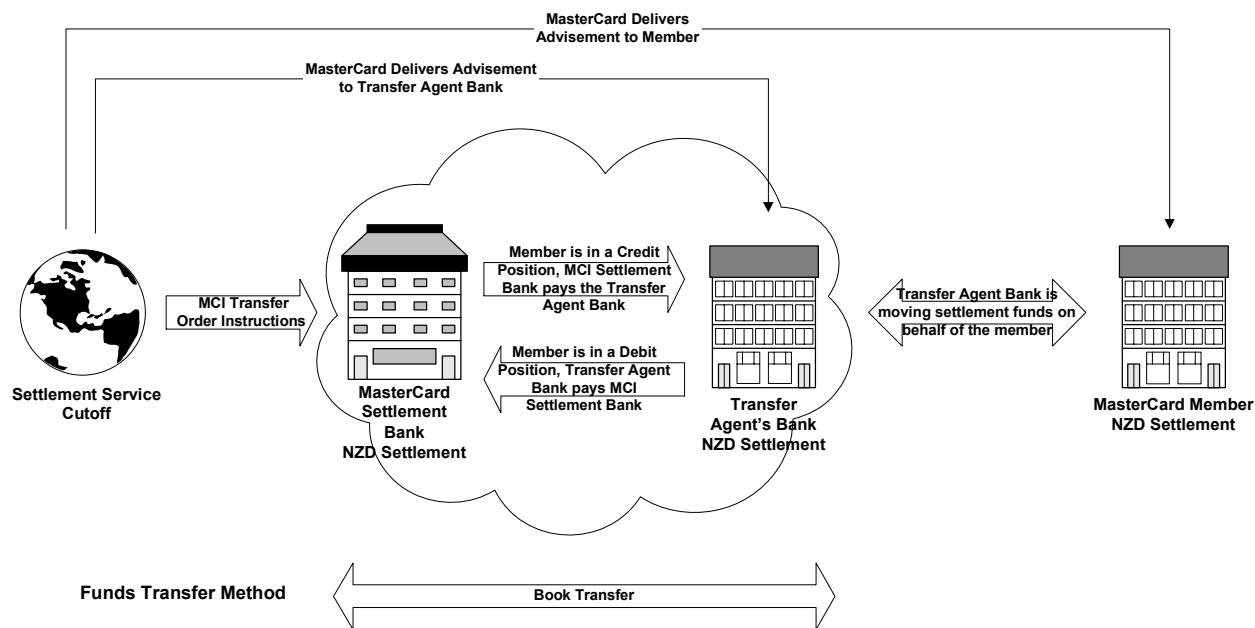
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in New Zealand Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in New Zealand Dollar.

#### **Consolidated Settlement for New Zealand Dollar—EU00000021**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**New Zealand Dollar (Settlement Service ID—EU00000021)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section IV: Consolidated Settlement Through Another Principal Member</b>	
Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	New Zealand Dollar/554 ISO Currency Code
<b>Section V: Settlement Selection Criteria</b>	
Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to guide settlement of transactions
<b>Section VI: Daily Net Settlement Advisement Transmission</b>	
Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**

New Zealand Dollar (Settlement Service ID—EU00000021)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **Norwegian Krone (Settlement Service ID—EU00000016)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 37550688
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 61 MIDL 400515 37550688

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Norwegian Krone. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in NOK.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Norwegian banking holidays.
- Settlement will not be valued on any Norwegian banking or U.S. Federal Reserve holidays.

May  
2006

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y		Y	N
TFO Delivered			Y		Y	N
Good Value Date			Y		N	N
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y		N	Y
TFO Delivered			Y		N	Y
Good Value Date			Y		N	Y
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N		N	Y
TFO Delivered			N		N	Y
Good Value Date			N		N	Y

May  
2006

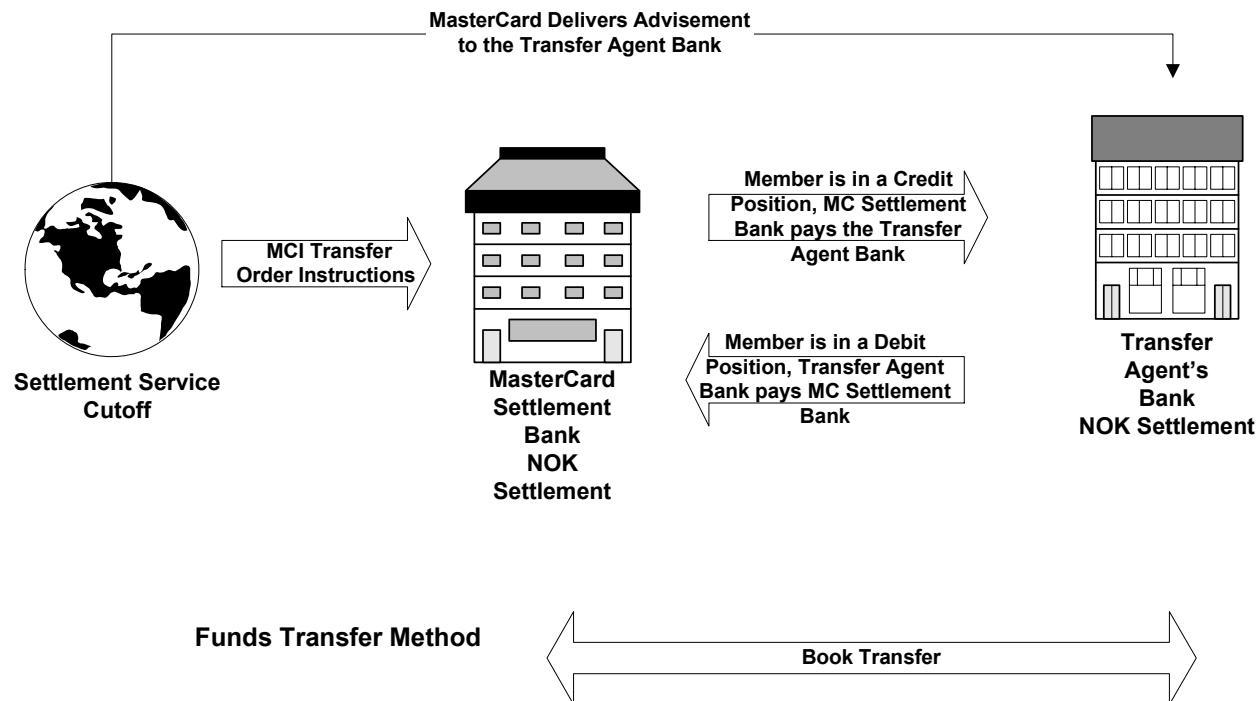
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Norwegian Krone. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Norwegian Krone.

#### **Standard Settlement for Norwegian Krone—EU00000016**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Norwegian Krone/578 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Norwegian Krone (Settlement Service ID—EU00000016)**

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Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

## **Europe Region Settlement Service for MasterCard Processing System, GCMS**

**Norwegian Krone (Settlement Service ID—EU00000016)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

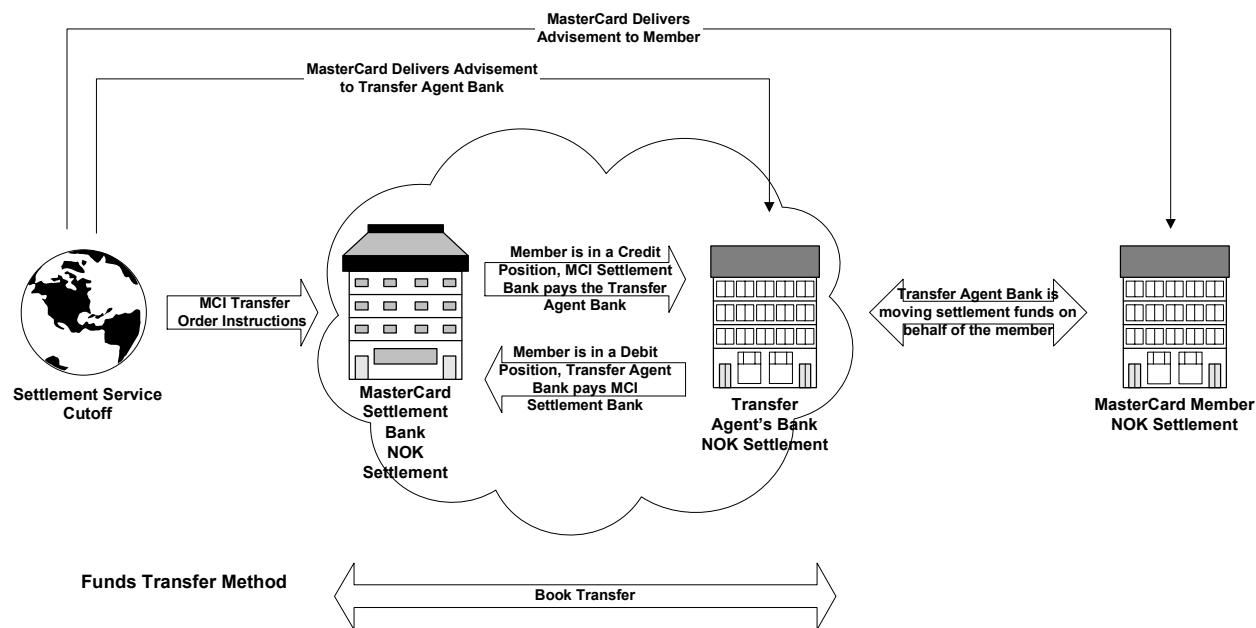
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Norwegian Krone. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Norwegian Krone.

#### **Consolidated Settlement for Norwegian Krone—EU00000016**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Norwegian Krone (Settlement Service ID—EU00000016)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Norwegian Krone/578 ISO Currency Code

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

***Section VII: Agreement and Contact Information***

Signature(s)	Authorized signature of principal member contact and transfer agent contact
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## **Polish Zloty (Settlement Service ID—EU00000025)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 59412083
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 06 MIDL 400515 59412083

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Polish Zloty. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in PLN.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Polish banking holidays.
- Settlement will not be valued on any Polish banking or U.S. Federal Reserve holidays.

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y		Y	N
TFO Delivered			Y		Y	N
Good Value Date			Y		N	N
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y		N	Y
TFO Delivered			Y		N	Y
Good Value Date			Y		N	Y
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N		N	Y
TFO Delivered			N		N	Y
Good Value Date			N		N	Y

May  
2006

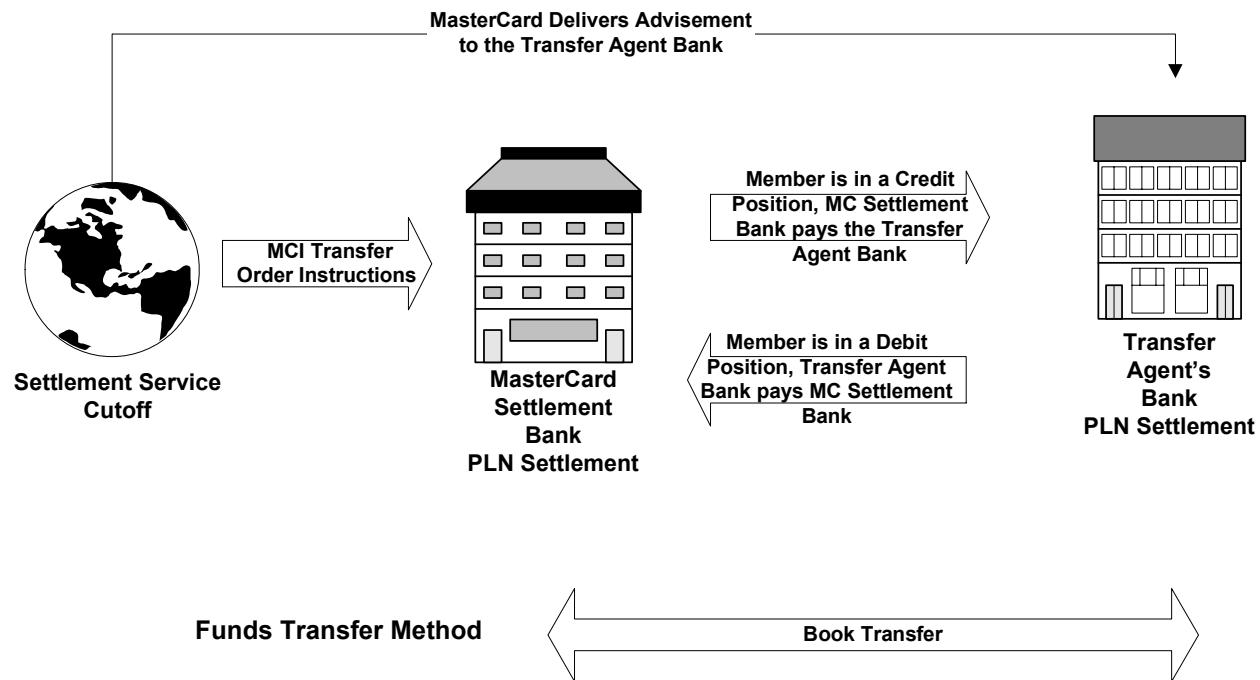
## Standard Settlement (Two Party Settlement Arrangement)

The following is information for standard settlement in Polish Zloty. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### Process Flow

The following depicts the processing flow for standard settlement in Polish Zloty.

#### Standard Settlement for Polish Zloty—EU00000025



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Polish Zloty/985 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Polish Zloty (Settlement Service ID—EU00000025)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section IV: Consolidated Settlement Through Another Principal Member</i></b>	
Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Polish Zloty (Settlement Service ID—EU00000025)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

May  
2006

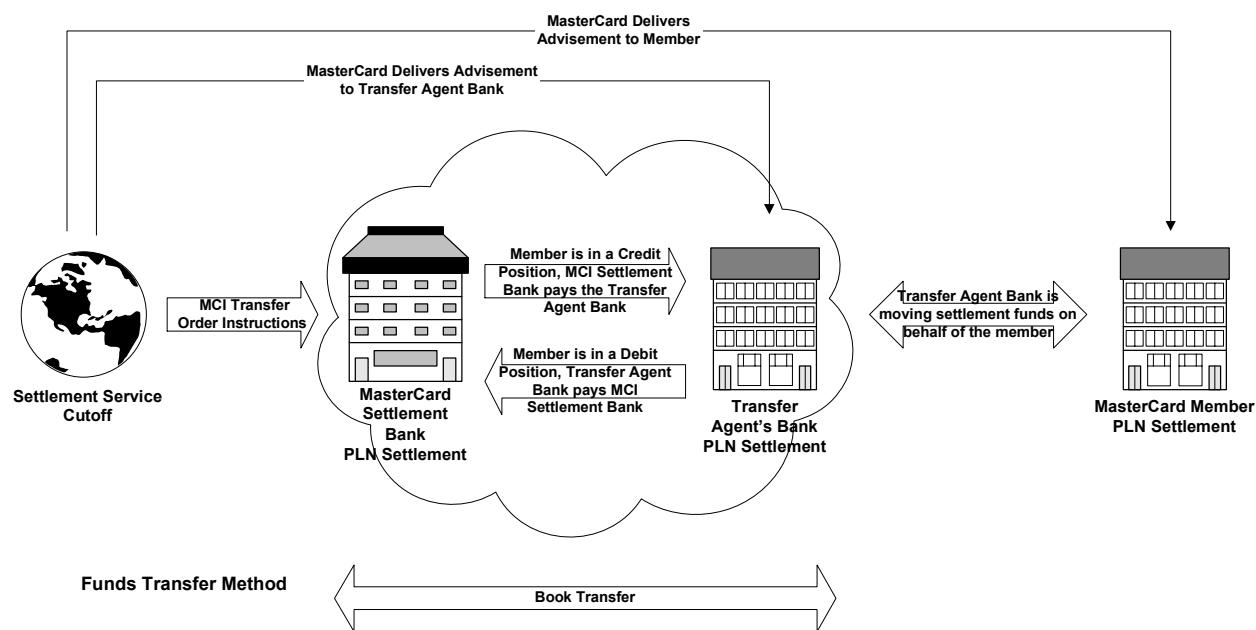
## Consolidated Settlement (Two Party Settlement Arrangement)

The following is information for consolidated settlement in Polish Zloty. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### Process Flow

The following depicts the processing flow for consolidated settlement in Hungarian Forint.

#### Consolidated Settlement for Polish Zloty—EU00000025



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Polish Zloty (Settlement Service ID—EU00000025)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section IV: Consolidated Settlement Through Another Principal Member</b>	
Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Polish Zloty/985 ISO Currency Code
<b>Section V: Settlement Selection Criteria</b>	
Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b>Section VI: Daily Net Settlement Advisement Transmission</b>	
Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required
<b>Section VII: Agreement and Contact Information</b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

May  
2006

## **Pound Sterling (Settlement Service ID—EU00000012)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 37550602
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 55 MIDL 400515 37550602

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Pound Sterling. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in GBP.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any United Kingdom banking holidays.
- Settlement will not be valued on any United Kingdom banking or U.S. Federal Reserve holidays.

May  
2006

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

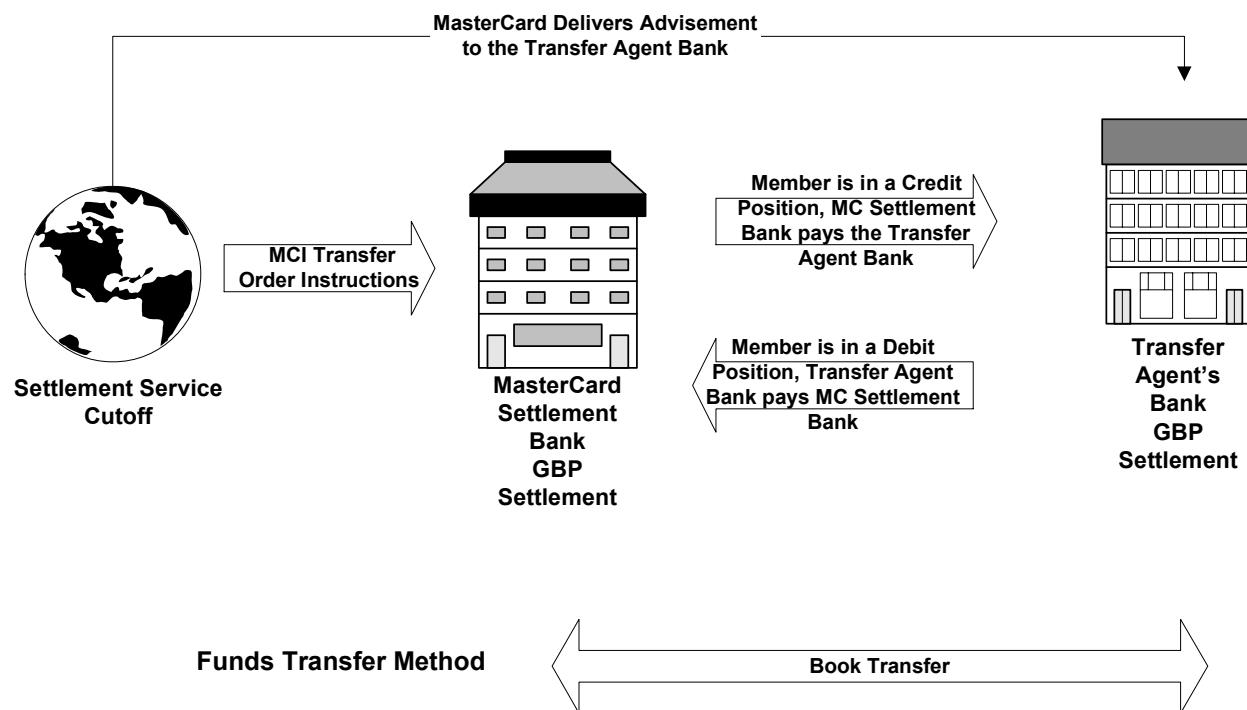
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Pound Sterling. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Pound Sterling.

#### **Standard Settlement for Pound Sterling—EU00000012**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Pound Sterling/856 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Pound Sterling (Settlement Service ID—EU00000012)**

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Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Pound Sterling (Settlement Service ID—EU00000012)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

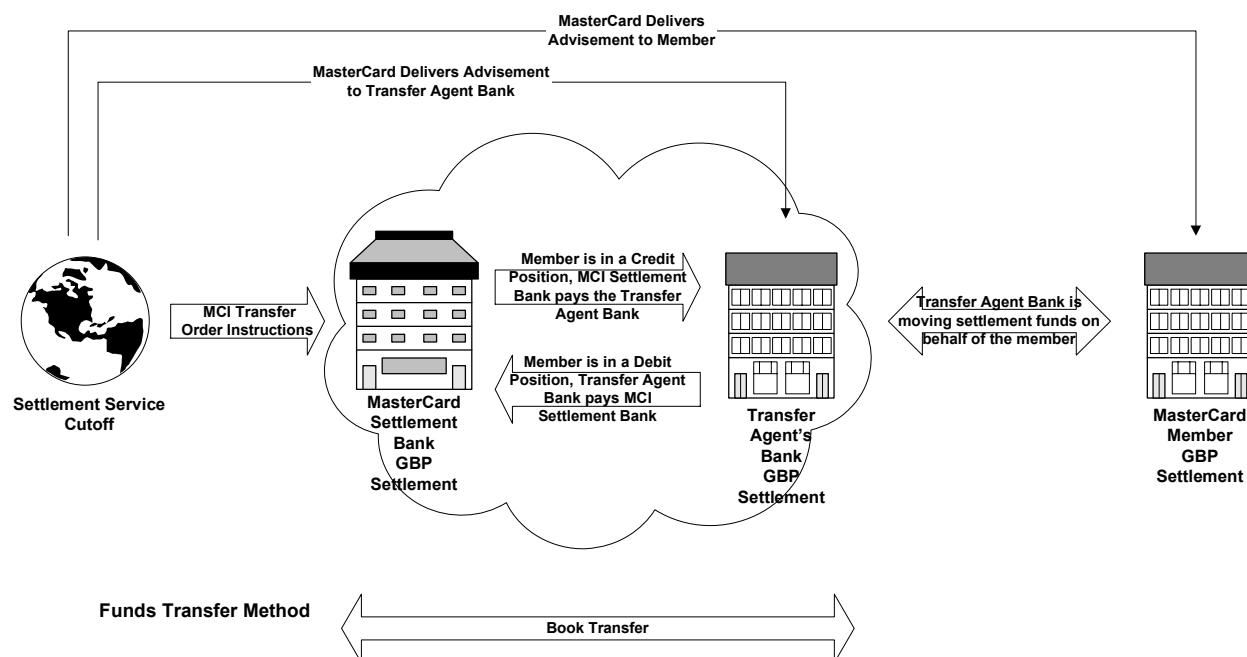
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Pound Sterling. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Pound Sterling.

#### **Consolidated Settlement for Pound Sterling—EU00000012**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Pound Sterling (Settlement Service ID—EU00000012)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b>Section IV: Consolidated Settlement Through Another Principal Member</b>	
Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Pound Sterling 826/GBP
<b>Section V: Settlement Selection Criteria</b>	
Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to guide settlement of transactions
<b>Section VI: Daily Net Settlement Advisement Transmission</b>	
Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Pound Sterling (Settlement Service ID—EU00000012)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **South African Rand (Settlement Service ID—EU00000019)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 57117354
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 06 MIDL 400515 57117354

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Rand. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in ZAR.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any South African banking holidays.
- Settlement will not be valued on any South African banking or U.S. Federal Reserve holidays.

May  
2006

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared Weekend	Local Holiday Open	U.S. Holiday	
	Holiday			Open		Weekend
<b>U.S. Holiday</b>				<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered				Y	Y	N
TFO Delivered				Y	Y	N
Good Value Date				Y	N	N
<b>Local Holiday</b>				<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered				Y	N	Y
TFO Delivered				Y	N	Y
Good Value Date				Y	N	Y
<b>MasterCard Declared Holiday</b>				<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered				N	N	Y
TFO Delivered				N	N	Y
Good Value Date				N	N	Y

May  
2006

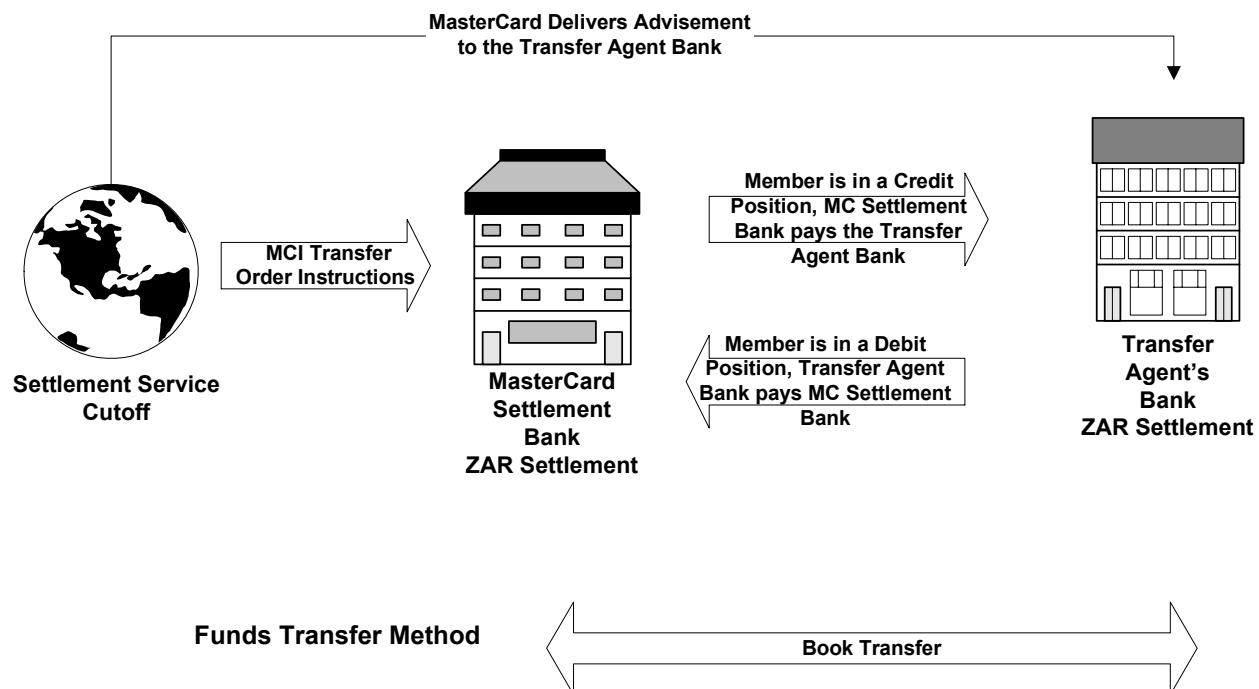
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in South African Rand. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in South African Rand.

#### **Standard Settlement for South African Rand—EU00000019**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Rand/710 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**South African Rand (Settlement Service ID—EU00000019)**

Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

**Section III: Pay Thru Information**

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
South African Rand (Settlement Service ID—EU00000019)

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

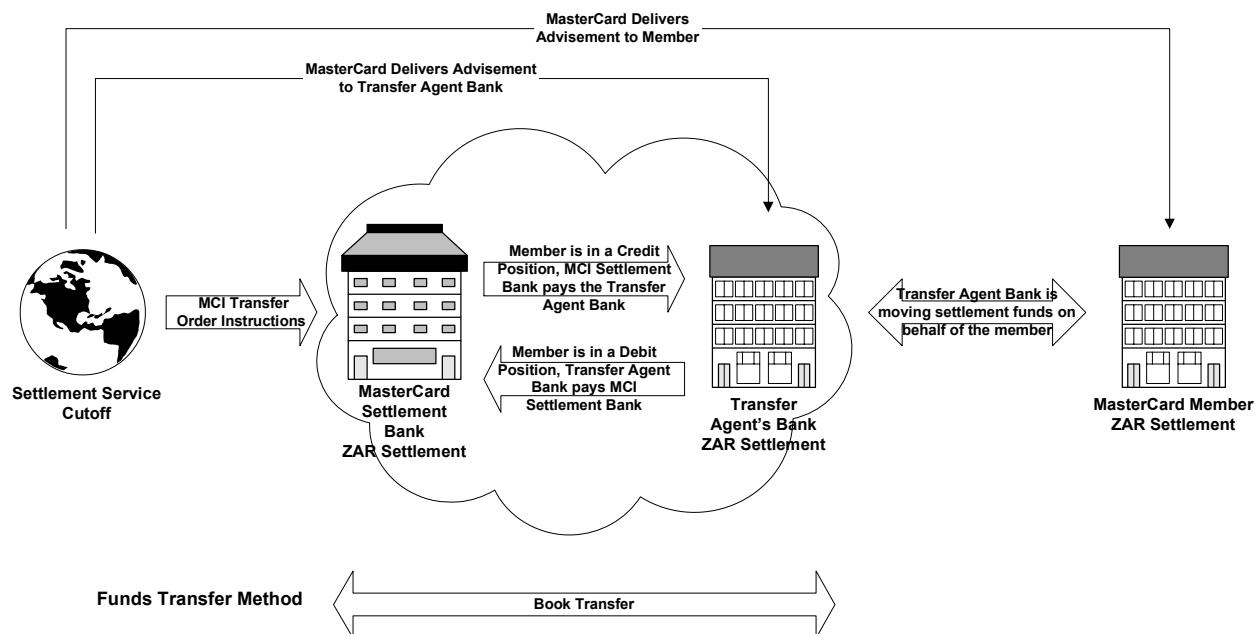
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in South African Rand. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in South African Rand.

#### **Consolidated Settlement for South African Rand—EU00000019**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**South African Rand (Settlement Service ID—EU00000019)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Rand/710 ISO Currency Code

**Section V: Settlement Selection Criteria**

Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to guide settlement of transactions
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**Section VI: Daily Net Settlement Advisement Transmission**

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Section VII: Agreement and Contact Information**

Signature(s)	Authorized signature of principal member contact and transfer agent contact
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## **Swedish Krona (Settlement Service ID—EU00000017)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 37550704
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 17 MIDL 400515 37550704

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Swedish Krona. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in SEK.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Swedish banking holidays.
- Settlement will not be valued on any Swedish banking or U.S. Federal Reserve holidays.

May  
2006

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
			MasterCard Declared Weekend	Local Holiday Open	U.S. Holiday	
	Holiday			Open		Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>	
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

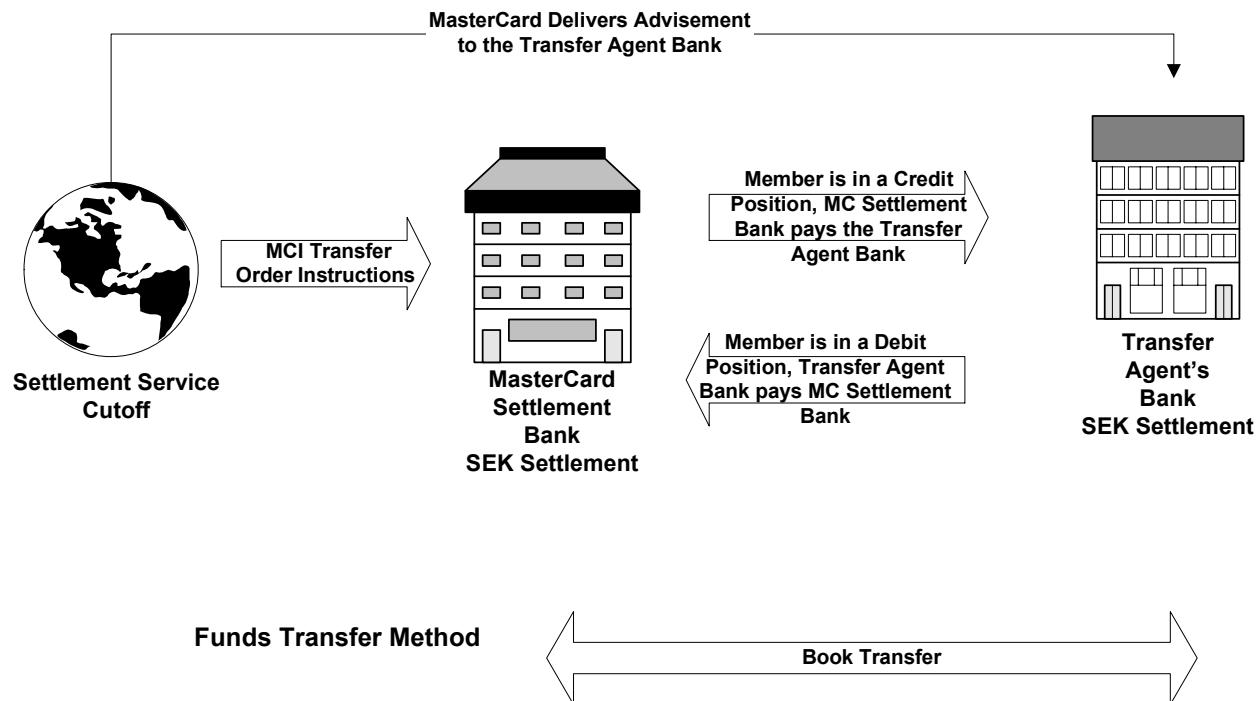
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Swedish Krona. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Swedish Krona.

#### **Standard Settlement for Swedish Krona—EU00000017**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

Section/Field within NSA	Information Required
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Swedish Krona/752 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Swedish Krona (Settlement Service ID—EU00000017)**

Section/Field within NSA	Information Required
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

**Section III: Pay Thru Information**

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Swedish Krona (Settlement Service ID—EU00000017)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

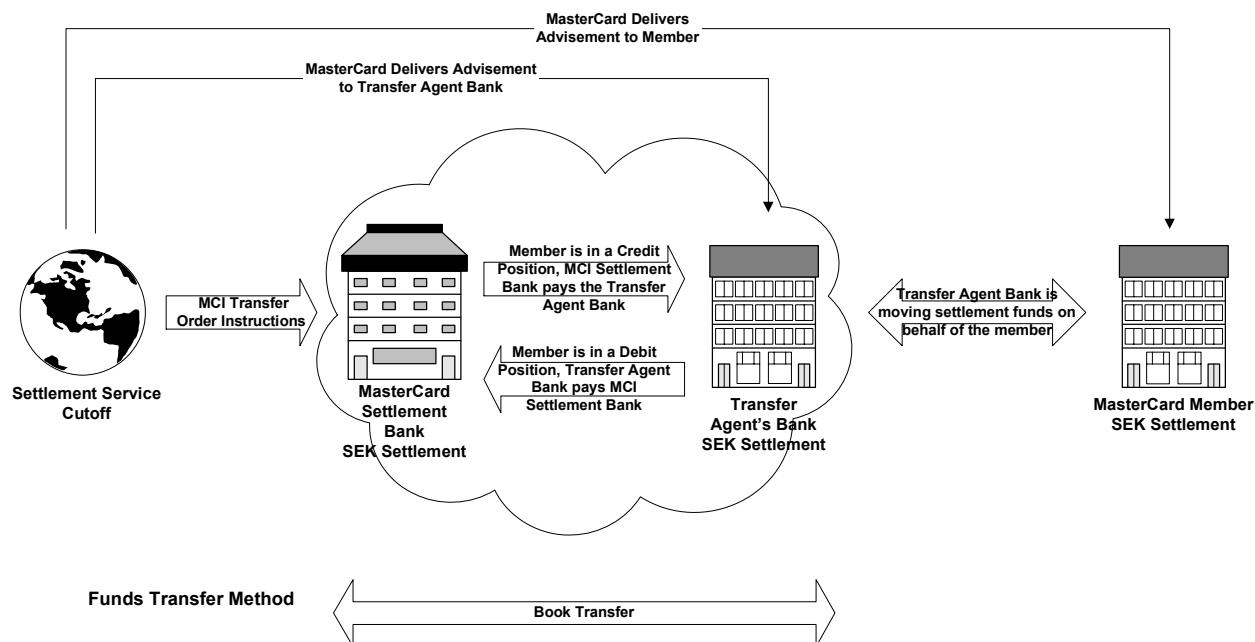
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Swedish Krona. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Swedish Krona.

#### **Consolidated Settlement for Swedish Krona—EU00000017**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Swedish Krona (Settlement Service ID—EU00000017)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Swedish Krona/752 ISO Currency Code

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Section VI: Daily Net Settlement Advisement Transmission**

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Section VII: Agreement and Contact Information**

Signature(s)	Authorized signature of principal member contact and transfer agent contact
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## **Swiss Franc (Settlement Service ID—EU00000009)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 37549967
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 31 MIDL 400515 37549967

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Swiss Franc. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in CHF.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Swiss banking holidays.
- Settlement will not be valued on any Swiss banking or U.S. Federal Reserve holidays.

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
Swiss Franc (Settlement Service ID—EU00000009)

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>
	MasterCard Declared Weekend	Open	Local Holiday	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>		<b>5 Jan</b>	<b>6 Jan</b>
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>		<b>3 Jan</b>	<b>4 Jan</b>
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>		<b>1 Jan</b>	<b>2 Jan</b>
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

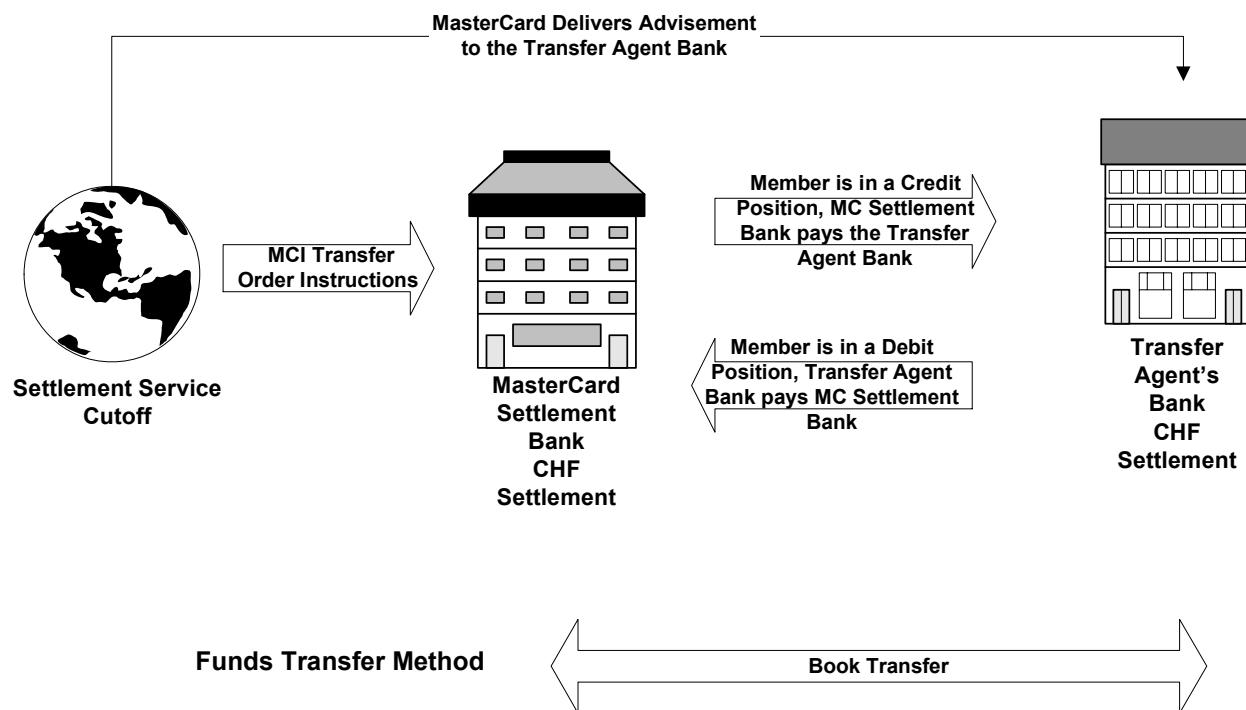
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Swiss Franc. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Swiss Franc.

#### **Standard Settlement for Swiss Franc—EU00000009**



## Net Settlement Agreement Fields

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Swiss Franc/756 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Swiss Franc (Settlement Service ID—EU00000009)**

<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

**Section III: Pay Thru Information**

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Section V: Settlement Selection Criteria**

Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Swiss Franc (Settlement Service ID—EU00000009)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

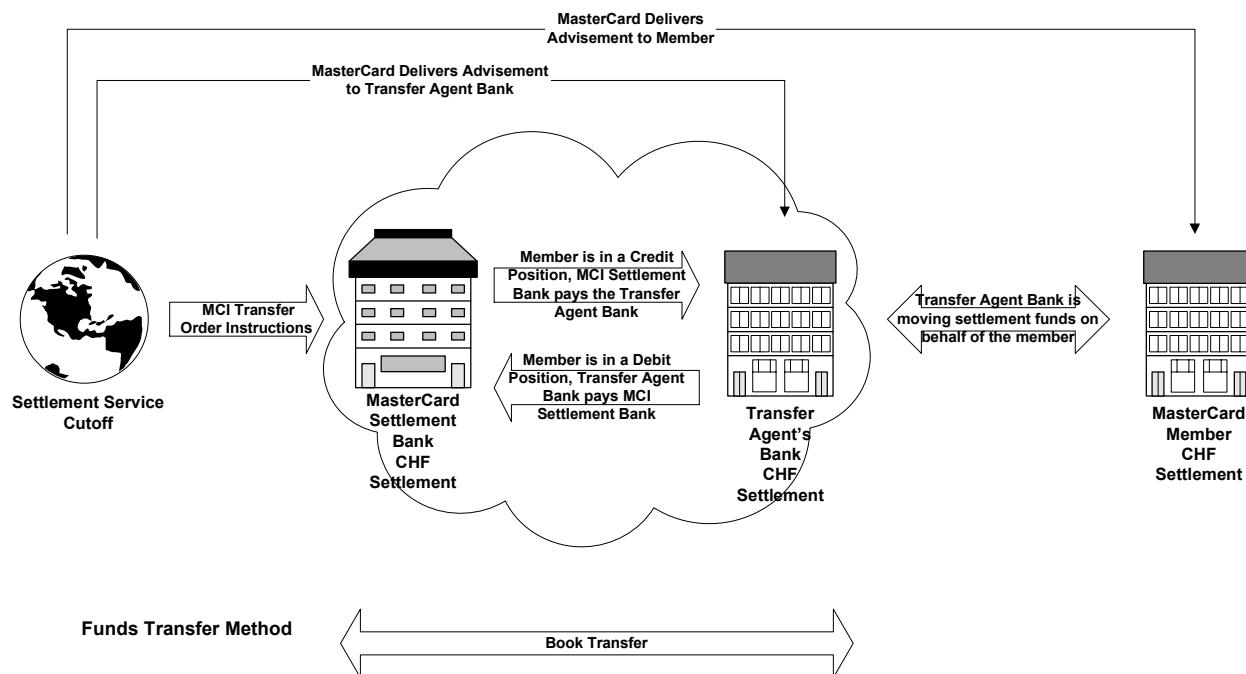
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in Swiss Franc. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in Swiss Franc.

#### **Consolidated Settlement for Swiss Franc—EU00000009**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Swiss Franc (Settlement Service ID—EU00000009)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Swiss Franc 756/CHF

***Section V: Settlement Selection Criteria***

Settlement Criteria Card Program Identifier Transaction Currency Issuer Account Range Acquirer BIN Issuer Only Acquirer Only	Member completes if settlement criteria is needed to guide settlement of transactions
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***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Europe Region Settlement Service for MasterCard Processing System, GCMS**

Swiss Franc (Settlement Service ID—EU00000009)

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact and transfer agent contact

## **United States Dollar (Settlement Service ID—EU00000018)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 37550712
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 92 MIDL 400515 37550712

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC that settles in United States Dollar. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through the following:

- Book transfers if the transfer agent's account is maintained at HSBC, London.
- S.W.I.F.T. MT202 messages if the transfer agent's account is maintained at a HSBC branch in New York.

## **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in USD.

## **Holiday Calendar**

May  
2006

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur or be valued on U.S. Federal Reserve holidays.

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

31 Dec	1 Jan	2 Jan	3 Jan	4 Jan	5 Jan	6 Jan
MasterCard Declared Weekend						
Holiday	Open	Open	Open	Open	U.S. Holiday	Weekend
<b>U.S. Holiday</b>						
Advisements Delivered			Y	N	N	
TFO Delivered			Y	N	N	
Good Value Date			Y	N	N	
<b>MasterCard Declared Holiday</b>		<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>		
Advisements Delivered		N	N	Y		
TFO Delivered		N	N	Y		
Good Value Date		N	N	Y		

May  
2006

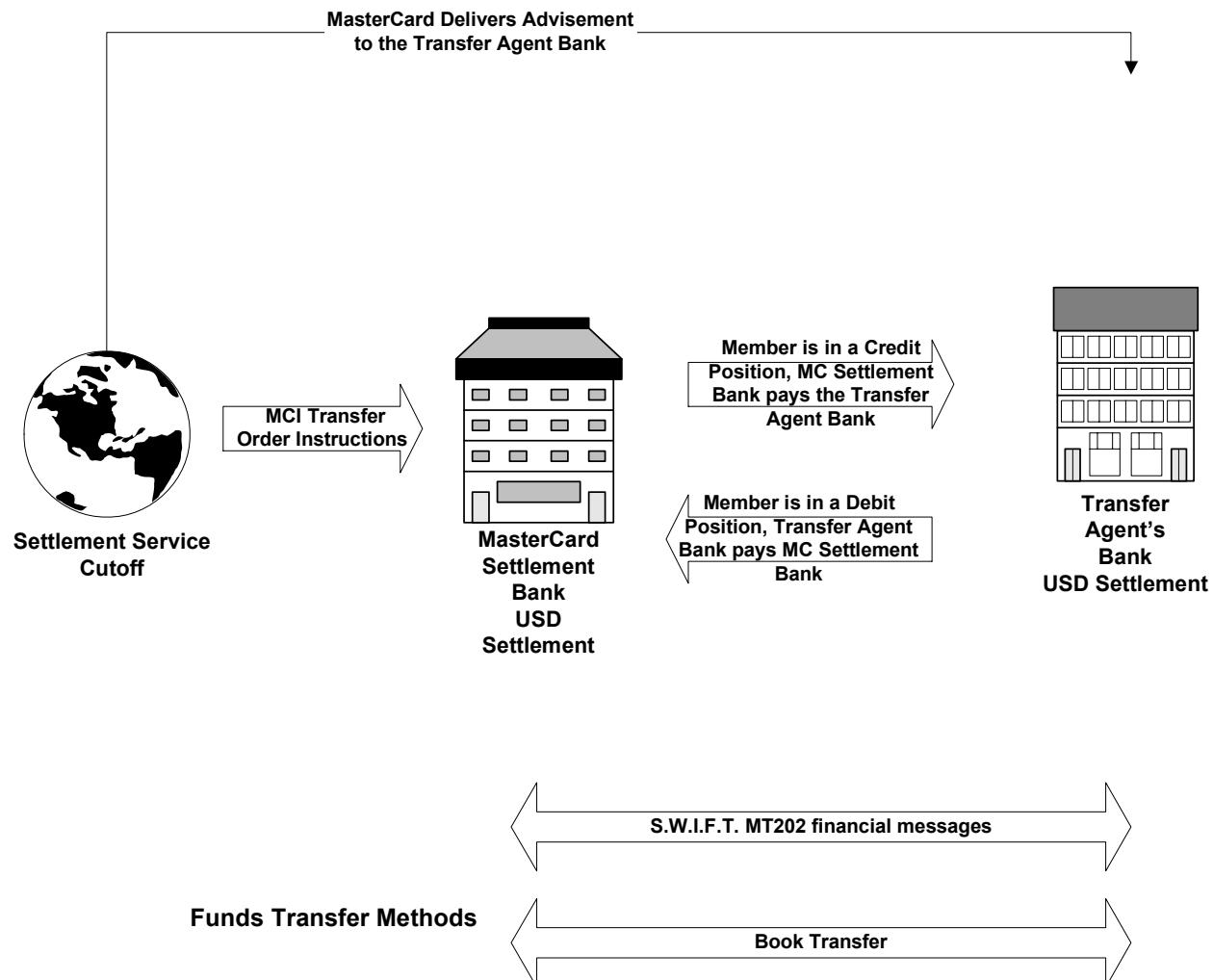
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in United States Dollar. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in United States Dollar.

#### **Standard Settlement for United States Dollar—EU00000018**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Route and Transit Number of transfer agent's bank
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	United States Dollar/840 ISO Currency Code

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**United States Dollar (Settlement Service ID—EU00000018)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>	May 2006
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format	

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable	May 2006
Pay Thru Bank Address	Not Applicable	
U.S. Federal Banking Routing Transit Number	Not Applicable	
S.W.I.F.T. ID	Not Applicable	
Pay Thru Bank Account Number	Not Applicable	
Pay Thru Bank Account Currency	Not Applicable	
International Bank Account Number (IBAN) ISO Country Code	Not Applicable	
IBAN Check Number	Not Applicable	
IBAN Bank Code	Not Applicable	
IBAN Branch Code	Not Applicable	

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**United States Dollar (Settlement Service ID—EU00000018)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section V: Settlement Selection Criteria</i></b>	
Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

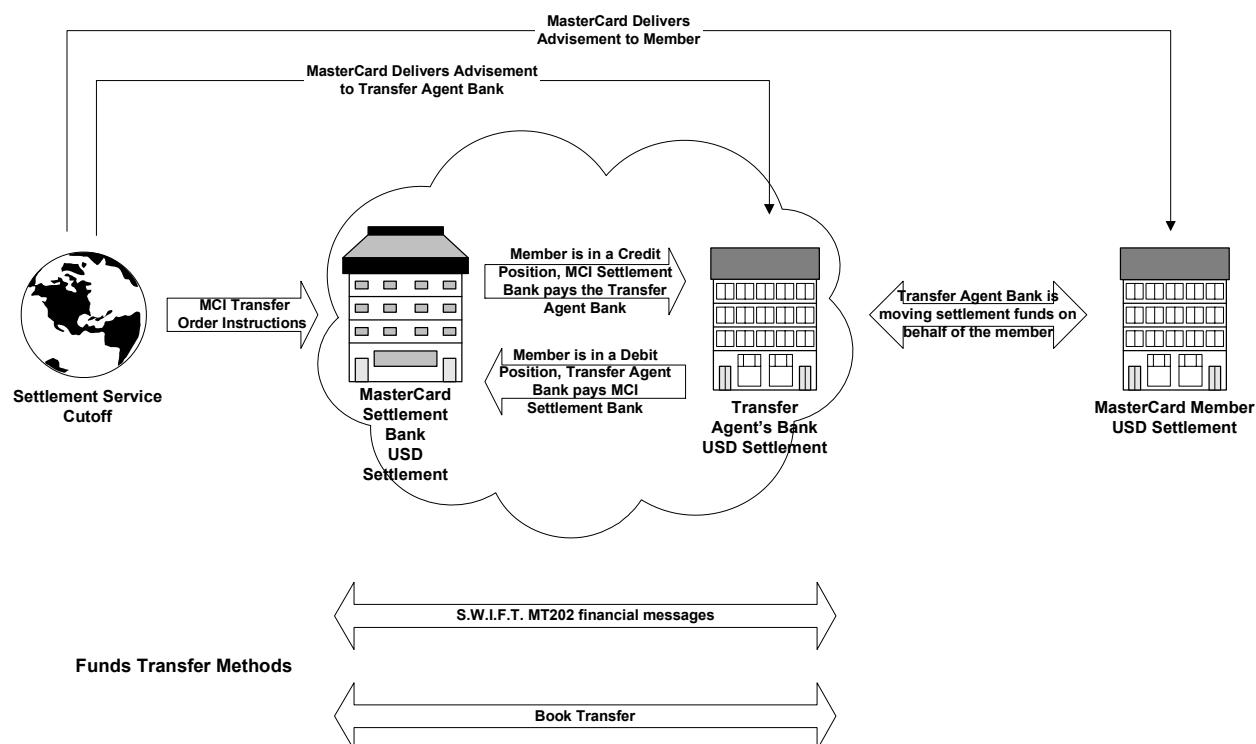
## **Consolidated Settlement (Two Party Settlement Arrangement)**

The following is information for consolidated settlement in United States Dollar. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### **Process Flow**

The following depicts the processing flow for consolidated settlement in United States Dollar.

#### **Consolidated Settlement for United States Dollar—EU00000018**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**United States Dollar (Settlement Service ID—EU00000018)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
U.S. Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	United States Dollar 840/USD

***Section V: Settlement Selection Criteria***

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

***Section VI: Daily Net Settlement Advisement Transmission***

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

***Section VII: Agreement and Contact Information***

Signature(s)	Authorized signature of principal member contact and transfer agent contact
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## **Japanese Yen (Settlement Service ID—EU00000014)**

The following are settlement requirements for this currency and ID. This service supports settlement of processed transactions through the Global Clearing Management System (GCMS) and the MasterCard Consolidated Billing System (MCBS).

### **MasterCard Settlement Bank**

HSBC, London

- Account number: 37561630
- S.W.I.F.T. ID: MIDLGB22
- International Bank Account Number (IBAN):  
GB 89 MIDL 400515 37561630

May  
2006

### **Value Date Interval**

Funds are required to move on the second open business day after the settlement date.

### **Payment Deadline**

Funds due to MasterCard must be paid by the close of the MasterCard settlement bank's banking day on the value date assigned.

### **Transfer Agent Payment Account Requirements and Payment Method**

MasterCard requires that the transfer agent have an account with HSBC, London that settles in Yen. In addition, the transfer agent's account will be used to process payments to/from the MasterCard settlement account through book transfers.

### **International Bank Account Number**

May  
2006

The International Bank Account Number (IBAN)-based bank account number structure is intended to improve the effectiveness of cross-border payments within the European Union by utilizing a commonly structured and validated format. The use of IBAN will ensure that receiving banks are able to process payments efficiently to the beneficiary's account. The use of the IBAN account structure is mandatory for EUR settlement services.

To allow for the future expansion of the IBAN account format into additional non-EUR currencies, members may specify an IBAN, when available, in the Transfer Agent Information section of the [Net Settlement Agreement \(NSA\)](#).

May  
2006

## **Settlement Service Scheduled Cutoff**

The settlement service scheduled cutoff is at 03:00 St. Louis time and the member's final position is established for the settlement day.

## **Settlement Service Requirements**

- MasterCard owns the settlement account established at the settlement bank, HSBC, London.
- Members must settle activity in JPY.

## **Holiday Calendar**

- Settlement will not occur on any MasterCard declared holidays including 1 January and 25 December and settlement will not be valued on 1 January and 25 December.
- Settlement will not occur on any Japanese banking holidays.
- Settlement will not be valued on any Japanese banking or U.S. Federal Reserve holidays.

May  
2006

## Calendar Example

The following tables provide an example of a calendar for this type of settlement.

31 Dec	1 Jan	2 Jan	3 Jan	4 Jan	5 Jan	6 Jan
			MasterCard Declared			
Weekend	Holiday	Open	Local Holiday		U.S. Holiday	
				Open		Weekend
<b>U.S. Holiday</b>			<b>4 Jan</b>	<b>5 Jan</b>	<b>6 Jan</b>	
Advisements Delivered			Y	Y	N	
TFO Delivered			Y	Y	N	
Good Value Date			Y	N	N	
<b>Local Holiday</b>			<b>2 Jan</b>	<b>3 Jan</b>	<b>4 Jan</b>	
Advisements Delivered			Y	N	Y	
TFO Delivered			Y	N	Y	
Good Value Date			Y	N	Y	
<b>MasterCard Declared Holiday</b>			<b>31 Dec</b>	<b>1 Jan</b>	<b>2 Jan</b>	
Advisements Delivered			N	N	Y	
TFO Delivered			N	N	Y	
Good Value Date			N	N	Y	

May  
2006

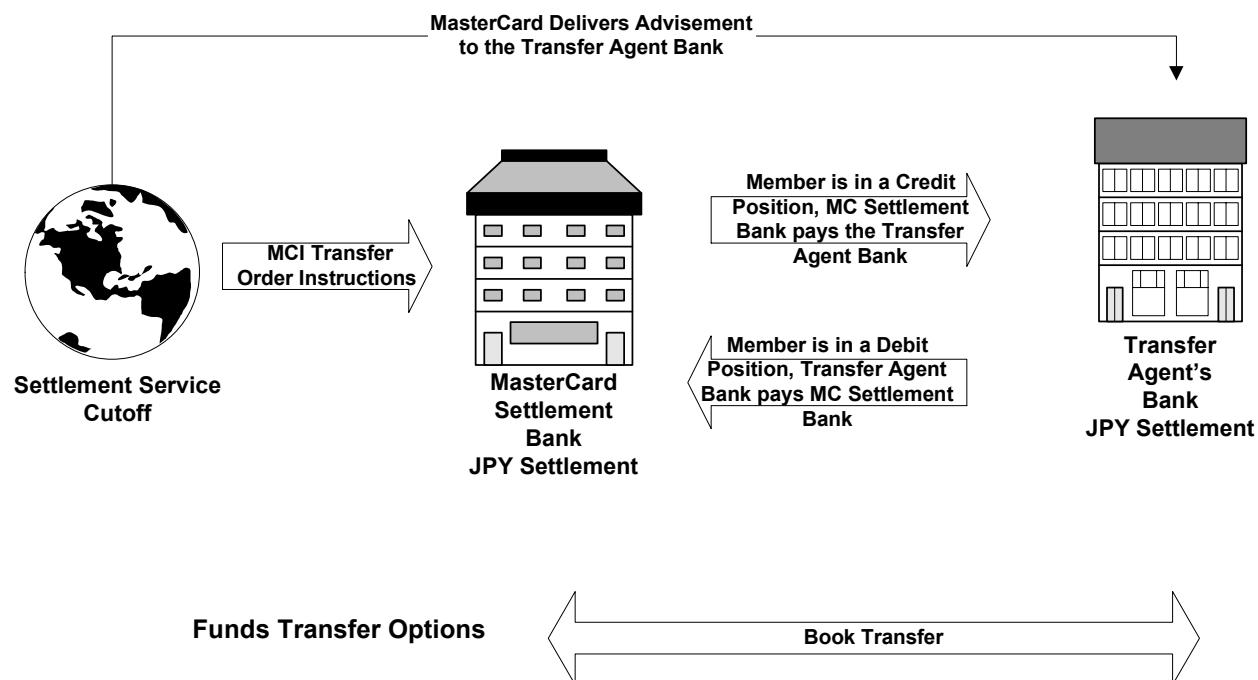
## **Standard Settlement (Two Party Settlement Arrangement)**

The following is information for standard settlement in Japanese Yen. As shown below, the MasterCard principal member is its own transfer agent. The member/transfer agent owns the bank account used for settlement.

### **Process Flow**

The following depicts the processing flow for standard settlement in Japanese Yen.

#### **Standard Settlement for Japanese Yen—EU00000014**



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Name of the transfer agent should be the same as the member name because it is the owner of the account
Transfer Agent Contact	Individual responsible for settlement
Transfer Agent's Bank Name	Name of the bank where the member's account is maintained
Transfer Agent's Bank Address	Address of the bank where the member's account is maintained
Routing Number	Not Applicable
S.W.I.F.T. ID	S.W.I.F.T. ID of the transfer agent's bank
Transfer Agent's Account Number	Account number that is owned by the member
Transfer Agent's Account Currency	Yen/392 ISO Currency Code
International Bank Account Number (IBAN) ISO Country Code	ISO Country Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Japanese Yen (Settlement Service ID—EU00000014)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
IBAN Check Number	Check Number associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Bank Code	Bank Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format
IBAN Branch Code	Branch Code associated with the transfer agent's IBAN; optional field for future expansion of the IBAN account format

May  
2006

***Section III: Pay Thru Information***

Pay Thru Bank Name	Not Applicable
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

***Section IV: Consolidated Settlement Through Another Principal Member***

Consolidated Settlement Transfer Agent Name	Not Applicable
Consolidated Transfer Agent Member ID	Not Applicable
Transfer Agent's Account Currency	Not Applicable

***Section V: Settlement Selection Criteria***

Settlement Criteria	
Card Program Identifier	Member completes if settlement criteria is needed to guide settlement of transactions
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Japanese Yen (Settlement Service ID—EU00000014)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section VI: Daily Net Settlement Advisement Transmission</i></b>	
Transfer Agent Advisement Delivery Method and Destination	Should the member choose to receive an advisement, the media type and destination is required
Member Advisement Delivery Method and Destination	Not Applicable
<b><i>Section VII: Agreement and Contact Information</i></b>	
Signature(s)	Authorized signature of principal member contact

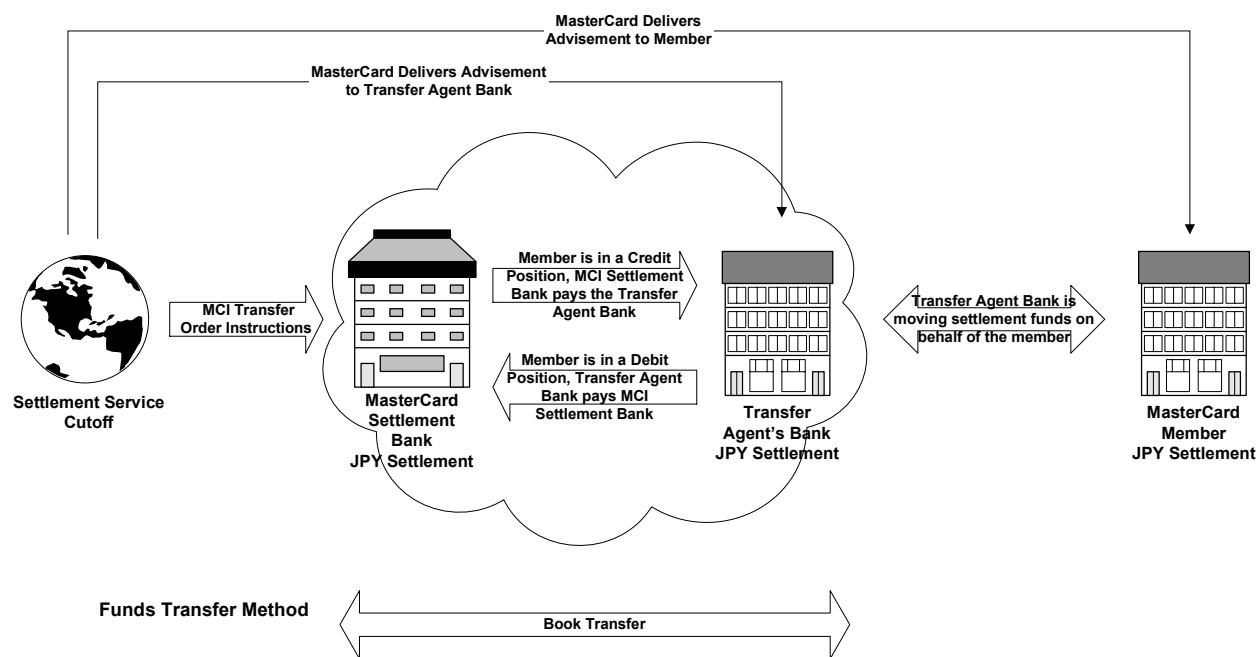
## Consolidated Settlement (Two Party Settlement Arrangement)

The following is information for consolidated settlement in Japanese Yen. As shown below, the principal member has designated another bank to settle on its behalf. A member that designates another principal member as its transfer agent is considered to be participating in a consolidated settlement relationship. The transfer agent—the designated bank—is the owner of the settlement account and will manage the movement of funds on behalf of the member.

### Process Flow

The following depicts the processing flow for consolidated settlement in Japanese Yen.

#### Consolidated Settlement for Japanese Yen—EU00000014



## **Net Settlement Agreement Fields**

The following are fields members must complete on the NSA for this type of settlement:

<b>Section/Field within NSA</b>	<b>Information Required</b>
<b><i>Section I: Principal Member Information</i></b>	
Member ID	A unique five-digit identification number, also known as ICA, that is assigned by MasterCard to identify a member or processing endpoint
Member Name	Name of principal member institution
Member Address	Member's address
Member Settlement Contact	Member's settlement contact
<b><i>Section II: Settlement Information</i></b>	
Type of request	Select the type of request
Type of settlement service	Select "Regional"
Notify MasterCard if the NSA is for the regional settlement service default	Select either "Yes" or "No" and proceed with completing applicable sections
<b><i>Section III: Transfer Agent Information</i></b>	
Transfer Agent Name (Owner of the account)	Not Applicable
Transfer Agent Contact	Not Applicable
Transfer Agent's Bank Name	Not Applicable
Transfer Agent's Bank Address	Not Applicable
Routing Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Transfer Agent's Account Number	Not Applicable
Transfer Agent's Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable
<b><i>Section III: Pay Thru Information</i></b>	
Pay Thru Bank Name	Not Applicable

May  
2006

May  
2006

**Europe Region Settlement Service for MasterCard Processing System, GCMS**  
**Japanese Yen (Settlement Service ID—EU00000014)**

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<b>Section/Field within NSA</b>	<b>Information Required</b>
Pay Thru Bank Address	Not Applicable
United States Federal Banking Routing Transit Number	Not Applicable
S.W.I.F.T. ID	Not Applicable
Pay Thru Bank Account Number	Not Applicable
Pay Thru Bank Account Currency	Not Applicable
International Bank Account Number (IBAN) ISO Country Code	Not Applicable
IBAN Check Number	Not Applicable
IBAN Bank Code	Not Applicable
IBAN Branch Code	Not Applicable

May  
2006

**Section IV: Consolidated Settlement Through Another Principal Member**

Consolidated Settlement Transfer Agent Name	Transfer Agent Name
Consolidated Transfer Agent Member ID	Transfer Agent ID
Transfer Agent's Account Currency	Yen/392 ISO Currency Code

**Section V: Settlement Selection Criteria**

Settlement Criteria	Member completes if settlement criteria is needed to guide settlement of transactions
Card Program Identifier	
Transaction Currency	
Issuer Account Range	
Acquirer BIN	
Issuer Only	
Acquirer Only	

**Section VI: Daily Net Settlement Advisement Transmission**

Transfer Agent Advisement Delivery Method and Destination	Should the Transfer Agent choose to receive an advisement for the members that have designated them to move money on their behalf, the media type and destination is required
Member Advisement Delivery Method and Destination	Should the member choose to receive an individual advisement on their settlement position, the media type and destination is required

**Section VII: Agreement and Contact Information**

Signature(s)	Authorized signature of principal member contact and transfer agent contact
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