



CASH FUND SERVICE

WHERE CAPITAL IS STRUCTURED SECURED AND GOVERNED

In an increasingly interconnected global financial system, cross-border fund movements have become a structural requirement for capital optimization, investment diversification, wealth management, and corporate financing. Executing such transfers securely and lawfully demands institutional discipline, regulatory precision, and a deep understanding of international banking frameworks.

Aura Solution Company Limited operates as a trusted cash fund receiver, facilitating lawful bank-to-bank direct transfers and wire transactions within a fully compliant institutional framework. Aura's role is to ensure that inbound funds are received, processed, and safeguarded with absolute operational accuracy, transparency, and adherence to global regulatory standards.

As a cash fund receiver, Aura provides clients with institutional certainty. Every transaction is governed by established compliance protocols, rigorous documentation standards, and strict operational controls. This ensures the secure handling of funds across jurisdictions while maintaining alignment with international banking, settlement, and regulatory requirements.

In the modern global financial system, cross-border fund movements are an essential component of capital optimization, investment diversification, wealth structuring, and corporate financing. Executing such transfers lawfully and efficiently requires more than transactional capability—it demands institutional governance, regulatory discipline, and precise operational control.

Aura Solution Company Limited operates as a trusted cash fund receiver, facilitating lawful bank-to-bank direct transfers and wire transactions within a fully compliant and controlled framework. Aura's mandate is to ensure that inbound funds are received, processed, and safeguarded with absolute accuracy, transparency, and adherence to international banking and regulatory standards.

Institutional Role as Cash Fund Receiver

As a cash fund receiver, Aura functions as an institutional counterparty rather than a transactional intermediary. All incoming funds are subject to predefined compliance procedures, documentation verification, and settlement controls. This structure provides clients with certainty that each transfer is executed within legally recognized channels and aligned with global financial regulations.



Aura's role is not advisory marketing, but operational stewardship—ensuring that funds move across jurisdictions securely, predictably, and without regulatory exposure.

Key Institutional Advantages

1. Legal and Regulated Fund Reception

Aura accepts funds exclusively through legitimate and traceable banking channels, including direct bank-to-bank transfers and wire transfers. Every transaction is governed by documented compliance standards, ensuring alignment with international regulatory requirements and safeguarding clients against legal, operational, and reputational risk.

2. Structuring and Tax Efficiency

Cross-border transfers are often driven by tax and structural considerations. Aura supports compliant transaction structuring within recognized legal and fiscal frameworks, enabling clients to optimize outcomes while remaining fully aligned with applicable tax and regulatory obligations.

3. Global Capital Accessibility

Aura facilitates the secure movement of funds intended for international investment, capital allocation, or operational deployment. Its institutional reach and jurisdictional familiarity allow clients to access opportunities across both established and emerging markets with confidence and clarity.

4. Confidentiality and Data Protection

Aura maintains strict confidentiality protocols across all transactions. Client information, financial data, and transfer details are handled under controlled access and privacy safeguards, ensuring discretion consistent with institutional and sovereign-level standards.

Operational Execution and Settlement Discipline

Aura manages the full lifecycle of fund reception—from pre-transfer coordination and compliance verification through documentation, reporting, and final settlement. By assuming responsibility for regulatory checks and administrative execution, Aura reduces complexity and operational burden for its clients.



Wire transfers facilitated through Aura represent direct electronic movements of funds between regulated banking institutions. These transfers may support capital deployment, asset transactions, or ownership settlements, and are executed within controlled settlement environments to ensure accuracy, traceability, and finality.

Conclusion

As regulatory expectations intensify and cross-border transactions grow more complex, the need for secure, compliant, and institutionally governed fund reception has become critical.

Aura Solution Company Limited provides this function with precision, discipline, and long-term institutional integrity. As a cash fund receiver, Aura offers clients not merely a transactional service, but a stable and trusted framework for managing global capital flows with confidence.

PROCEDURE

A fund is a structured financial instrument—created for a defined purpose, governed by rules, and managed with accountability. It ensures capital is protected, controlled, and deployed in alignment with its objective, whether for infrastructure, education, insurance, or long-term stability.

Stewardship Framework

Aura manages funds through strict institutional governance, ensuring:

- Purpose-driven capital deployment
- Controlled risk and full compliance
- Sustainable growth and long-term integrity

Fund Types

Pension, Insurance, Foundations, and Endowments—all managed with discipline, transparency, and purpose.

Fund Reception

Funds are accepted only via regulated banking channels:

SWIFT (MT103/MT202), CIPS, TT, Wire Transfers, and approved deposits.

CIPS transactions are processed through Kasikornbank, enabling efficient cross-border settlement.



All transactions undergo full compliance checks and are processed through automated systems—no manual handling.

Fee Structure (Indicative)

- \$1M–\$99M. : 40–50%
- \$100M–\$1B. : 30–40%
- \$1B+. : 20–30%
- Minimum. : \$50,000

TIMELINE

Standard completion: 24–48 hours post compliance clearance.

CLIENT SUPPORT

End-to-end assistance: pre-transfer, compliance, settlement, and reporting.

BANKING PARTNER

Primary receiving bank: Kasikornbank

Chosen for reliability, global connectivity, and fast settlement.

PAYOUT EXECUTION

Processed within 24–48 hours after clearance.

ALTERNATIVE BANKS

Require full compliance, proof of funds, tax obligations, and may extend payout up to 45 days.

REGULATORY NOTICE

Non-authentic or falsified transactions are escalated to relevant authorities.



CONCLUSION

Aura provides a secure, compliant, and institutionally governed framework for global fund reception and management.

Global capital demands local discipline. Aura delivers it.

INSIGHTS

Institutional Fund Receipt, Banking Operations & Settlement Protocol

This document defines the institutional standards governing the receipt, processing, custody, and disbursement of funds handled by Aura Solution Company Limited in its capacity as Institutional Paymaster, Fiduciary Escrow Authority, and Global Settlement Operator. The procedures described below reflect Aura's commitment to regulatory compliance, banking transparency, operational security, and disciplined financial governance across all jurisdictions.

1. What Type of Funds Does Aura Receive?

Aura receives direct cash funds exclusively through regulated banking channels, transmitted via authenticated SWIFT payment messages such as MT103 or MT202 bank-to-bank transfers. Funds must originate from licensed financial institutions and move directly between regulated banks without the involvement of unverified intermediaries or informal transfer mechanisms.

Accepted funds must meet the following conditions:

- Originating bank must be a recognized, regulated financial institution
- Transfers must be sent directly from the sender's bank to Aura's designated receiving account
- Full SWIFT traceability and transaction transparency must be maintained
- Source of funds and economic purpose must be verifiable and compliant

Aura does not accept:

- Non-bank financial instruments
- Third-party routing structures lacking clear legal authority



- Broker-managed payment chains or unverified payment agents
- Informal transfer methods or cash-equivalent digital substitutes

This strict institutional approach ensures that every transaction remains legally defensible, fully traceable, and compliant with international banking regulations.

2. How Does the Fund Transfer Process Operate?

The transfer process follows a controlled institutional settlement model designed to minimize risk and preserve procedural clarity. The originating bank initiates a direct SWIFT transfer to Aura's designated receiving account at a regulated financial institution.

Upon successful credit:

1. Aura receives formal bank confirmation verifying receipt of funds
2. Internal compliance teams initiate verification of transaction legitimacy, source of funds, and documentation alignment
3. Settlement processing begins in accordance with the contractual mandate
4. Disbursement protocols are prepared once compliance clearance is achieved

The elimination of intermediaries ensures:

- Reduced operational complexity
- Enhanced transaction security
- Minimized fraud exposure
- Clear audit trails for regulators and counterparties

This streamlined process protects all parties while ensuring timely and efficient execution.

3. Does Aura Accept Manual Downloads, IP-Based Credits, or Non-Bank Instruments?

No. Aura categorically prohibits the use of manual downloads, IP-based credits, blockchain-based simulations of bank funds, or any form of non-bank financial instrument presented as transferable capital.



Only funds transmitted through regulated banking systems are accepted. This policy exists to protect:

- Institutional credibility
- Legal enforceability of transactions
- Financial system integrity
- Client capital security

By restricting transfers exclusively to authenticated SWIFT banking channels, Aura eliminates exposure to fraudulent financial representations and maintains compliance with international anti-money laundering and financial crime prevention standards.

4. Which Bank Does Aura Use?

Aura conducts its primary banking operations through KASIKORN BANK Public Company Limited (Thailand), a well-established regional financial institution recognized for its robust international settlement infrastructure and regulatory reliability.

The bank provides:

- Secure SWIFT connectivity for global transactions
- Efficient cross-border settlement capabilities
- High-value transaction processing capacity
- Strong regulatory compliance alignment within the Asian financial system

This banking relationship enables Aura to execute large-scale international transactions with operational efficiency while maintaining institutional-grade security and compliance standards.

5. Why Does Aura Not Rely on Certain European or International Banks?



Aura's banking strategy prioritizes operational efficiency, legal clarity, and predictable settlement timelines. Certain international banking jurisdictions—particularly those with extended compliance processing layers or complex tax exposure rules—may introduce:

- Prolonged fund clearance timelines
- Increased administrative and operational friction
- Additional reporting burdens affecting transaction efficiency
- Elevated cross-border tax implications for counterparties

Aura therefore selects banking environments that balance regulatory rigor with operational efficiency. The objective is not avoidance of regulation but the optimization of transaction flow within fully compliant, legally transparent financial systems that support rapid and secure settlement execution.

6. What Is the Payout Procedure?

Once funds are successfully received and cleared through Aura's compliance and verification processes, payouts are executed strictly in accordance with the written contractual instructions agreed upon by all authorized parties.

The payout process includes:

- Confirmation of fund availability and compliance clearance
- Verification that all contractual conditions precedent have been fulfilled
- Execution of disbursements through secure international banking channels
- Issuance of formal transaction confirmations and settlement records

Under standard operating conditions, disbursements are completed within 24 to 48 hours, although timelines may vary based on transaction complexity, jurisdictional requirements, or enhanced due diligence procedures. Aura does not exercise discretionary authority over fund distribution and adheres strictly to documented instructions.

7. How Long May Funds Remain with Aura, and Are There Holding Fees?



Funds may remain within Aura's fiduciary custody without mandatory holding periods, provided that the transaction mandate remains active and compliant with regulatory obligations.

Aura does not impose additional custody or retention fees unless:

- Special escrow arrangements are negotiated in advance
- Long-term holding structures form part of the transaction design
- Exceptional administrative requirements apply

Transparency governs all fee arrangements, and clients receive clear documentation outlining any costs associated with specialized custody structures.

8. Is There a Minimum or Maximum Transfer Limit?

Aura does not impose a fixed maximum transfer limit and is structured to process transactions of substantial institutional scale. The organization's infrastructure, compliance capabilities, and settlement systems are designed to handle complex, high-value global transactions.

Minimum transaction thresholds are determined by:

- The nature and complexity of the service requested
- Operational resource requirements
- Applicable fee structures and governance considerations

Each transaction is assessed individually to ensure operational feasibility and regulatory compliance.

9. What Security Measures Protect Fund Transfers?

Aura maintains strict security and verification protocols governing all incoming and outgoing fund movements. Every SWIFT transfer and banking instrument undergoes



structured authentication procedures to confirm legitimacy, accuracy, and regulatory compliance.

Key safeguards include:

- Verification of SWIFT authenticity and issuing bank credentials
- Continuous monitoring of incoming financial communications
- Segregated account structures preventing co-mingling of funds
- Compliance reviews aligned with AML, CTF, and FATF standards
- Audit-ready documentation and transaction traceability

Any irregular, fraudulent, or non-authentic submission is immediately escalated to appropriate legal and regulatory authorities in accordance with international financial crime prevention standards.

10. What Is a Cash Fund Transfer?

A cash fund transfer represents the controlled movement of verified monetary capital through regulated banking systems for a defined contractual or financial purpose. Unlike routine commercial payments, institutional cash fund transfers operate under structured legal mandates, enhanced compliance protocols, and formal governance oversight.

Each transfer requires clear economic purpose, documented contractual authority, verified source of funds, and adherence to global regulatory standards. Transfers are monitored from origination through final settlement to ensure full transparency, auditability, and institutional legitimacy.

11. How Does a Cash Fund Transfer Differ from a Standard Wire Transfer?

A standard wire transfer functions as a transactional payment instrument primarily designed for speed and operational convenience. By contrast, a cash fund transfer is a purpose-driven financial operation governed by structured legal frameworks and institutional risk management controls. Cash fund transfers involve predefined settlement conditions, enhanced due diligence, banking coordination, and contractual verification prior to execution. The focus extends beyond speed to include settlement certainty, regulatory defensibility, and financial system integrity.



12. What Types of Cash Fund Transfers Does Aura Facilitate?

Aura facilitates structured financial transfers that require neutral fiduciary oversight and institutional settlement discipline. These transfers typically include institutional and private settlements, escrow and paymaster arrangements, asset-backed transactions, insurance-related payouts, and large-scale corporate or private capital movements.

Each transaction is assessed individually according to jurisdictional complexity, transaction scale, regulatory exposure, and legal structure before acceptance into Aura's operational framework.

13. How Are Cash Fund Transfers Received?

Funds are received exclusively through regulated banking channels under fully traceable and bank-controlled processes. Accepted transfer methods include authenticated SWIFT MT103 or MT202 messages, telegraphic transfers, regulated domestic and international wire transfers, and approved local bank deposits where legally permissible.

All processing is executed digitally through recognized banking infrastructure. Manual handling, physical cash transfers, or non-bank financial mechanisms are strictly excluded to preserve operational integrity and regulatory compliance.

14. What Is the Service Fee Structure for Cash Fund Transfers?

Aura applies a tiered institutional fee structure reflecting transaction complexity, compliance obligations, banking coordination requirements, and settlement risk management:

- USD 1 million to USD 99 million: 40% – 50%
- USD 100 million to USD 1 billion: 30% – 40%
- USD 1 billion and above: 20% – 30%

A minimum service fee of USD 50,000 applies. Fees encompass full execution scope, including regulatory compliance, risk monitoring, legal coordination, and operational settlement management.



15. Are Fees Negotiable?

Fees may be adjusted on a case-by-case basis depending on transaction size, repeat engagements, jurisdictional simplicity, documentation readiness, and the institutional profile of participating parties. All negotiated adjustments are formalized within binding engagement agreements prior to execution.

16. How Long Does a Cash Fund Transfer Typically Take?

Most structured transfers are completed within approximately 48 hours following confirmed receipt of funds and successful compliance clearance. Larger or more complex transactions may require additional processing time due to multi-jurisdictional regulatory review, enhanced due diligence, or extended banking coordination requirements.

Aura prioritizes regulatory accuracy and settlement integrity over accelerated processing timelines.

17. Why Does Aura Utilize KASIKORN BANK Thailand?

Aura's primary banking operations are conducted through KASIKORN BANK Public Company Limited, selected for its efficient settlement infrastructure, strong international connectivity, and regulatory stability. The bank provides streamlined processing, absence of restrictive transfer caps, competitive tax treatment on incoming funds, and rapid clearance cycles typically completed within 24 to 48 hours. This infrastructure supports high-value global transactions while maintaining institutional-grade reliability.

18. What Additional Banking Assurance Supports Aura's Operations?

KASIKORN BANK maintains established relationships with major global financial institutions, including JP Morgan, supporting seamless international settlement coordination and enhanced banking interoperability. These relationships strengthen liquidity pathways, improve transaction routing efficiency, and provide operational resilience within global financial networks.

19. Can Alternative Banks Be Used for Transfers?

Alternative banking institutions may be utilized subject to strict institutional conditions. These include verified source and history of funds, complete KYC compliance, acknowledgment of applicable tax obligations, direct bank-to-bank confirmation procedures, absence of international sanctions exposure, and acceptance of potentially extended payout timelines.



Each alternative banking arrangement is reviewed individually to ensure compliance, legal defensibility, and operational security.

20. What Is Aura's Paymaster and Broker Policy?

Aura provides paymaster coordination services without additional charge to legitimate consultants and brokers involved in verified and compliant transactions. This policy promotes efficient transaction coordination while preserving strict adherence to regulatory standards and fiduciary governance obligations. All participating parties remain subject to full compliance screening, contractual accountability, and institutional due diligence procedures.

21. What Fraud Prevention Measures Apply to Cash Fund Transfers?

Aura maintains a zero-tolerance policy for fraudulent or fabricated financial instruments. All SWIFT messages, banking confirmations, and financial documentation undergo rigorous authentication procedures. Any submission determined to be false, altered, or non-authentic results in immediate termination of engagement and escalation to relevant legal and regulatory authorities under international financial crime enforcement frameworks.

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22. Does Aura Solution Company Limited accept payments via CIPS?

Yes. Aura Solution Company Limited formally accepts payments via the CIPS (Cross-Border Interbank Payment System) for approved Paymaster transactions. Clients may remit funds directly through the CIPS network to Aura's designated bank account.

23. Through which banking partner does Aura receive CIPS

payments? Aura receives CIPS payments through its banking relationship with

Kasikornbank (KBank), which is a recognized participant in the CIPS network. As a CIPS-connected financial institution, Kasikornbank enables cross-border RMB settlement to Aura's account.



24. Do account details change for CIPS transfers?



No. The existing designated account details previously issued to clients remain unchanged. CIPS payments can be executed using the same approved beneficiary information, subject to standard compliance validation.

25. Who is eligible to use CIPS for payment to Aura?

CIPS settlement is available to all approved Aura Paymaster clients globally, particularly for transactions involving RMB settlement or China-related cross-border trade. All transfers remain subject to onboarding, KYC, AML, and transaction review procedures.

26. Are CIPS payments subject to compliance and monitoring?

Yes. All CIPS transactions received by Aura are processed under strict compliance oversight, including pre-credit validation, transaction monitoring, and regulatory record retention. Aura operates under a security-first, multi-layer compliance framework for all settlement channels.