



PROCEDURE, FACE-TO-FACE OPERATION COP, USDT IN COLOMBIA

1. Objective

Establish the procedure for face-to-face operations in Colombia in which customers with cash availability in Colombian pesos (COP) convert to USDT, with reference operations of between **USD 1 million and USD 3 million per day**, subject to liquidity availability, regulatory compliance and internal approval.

2. Operation channel

The operations will be carried out in person in Colombia, coordinated through the **director of BC in Colombia**.

It is contemplated to serve customers who have cash in COP and require to convert it to USDT.

3. Operational Flow

Step 1 — Customer Registration

Before accepting funds, the following will be collected and verified:

- Identity and documentation of the client.
- Final beneficiary, when applicable.
- Economic activity and transactional profile.
- Origin and provenance of the funds.
- Information necessary to comply with applicable AML/KYC controls.

Cash of unjustified origin or from unidentified third parties will not be accepted.

Step 2 — Pre-Approval

The relevant team will review the operation and determine:

- Imported into COP.
- Approximate equivalent in USD.
- Applicable exchange rate.
- Amount of USDT.
- Destination wallet.
- Required documentation.
- Internal approvals required.

High-value transactions will be subject to enhanced review before delivery is coordinated.

Step 3 — Face-to-face coordination

Once the operation is approved:

- The place and time are agreed.
- The customer's identity is confirmed.
- The amount received is verified.
- The operation is documented.
- Corresponding checks are carried out on the USDT transaction.

Step 4 — Execution

USDT will be delivered only after confirming receipt and validation of POPs in accordance with internal procedure.

The transfer will be made to a wallet previously validated and associated with the customer.

Step 5 — Closing and Reconciliation

At the end, a file will be kept with:

- 🏛 Customer identification.
- 🏛 Amount of COP received.
- 🏛 Exchange rate.
- 🏛 Equivalent amount in USD.
- 🏛 Amount of USDT delivered.
- 🏛 Date and time.
- 🏛 Destination wallet.
- 🏛 Corresponding receipts.
- 🏛 Evidence of approvals and controls performed.

The transaction will then be reconciled with the cash and accounting records.

6. Daily Capacity

The baseline operating capacity will be **USD 1–3 million per day**, depending on:

- 🏛 Available liquidity.
- 🏛 Capacity of the counterparty.
- 🏛 USDT availability.
- 🏛 Internal limits.
- 🏛 Result of compliance controls.
- 🏛 Applicable regulatory requirements.

The quota constitutes a maximum operational capacity and not a guarantee of execution.

7. Rejection or escalation

The operation must be stopped and reviewed when there is:

- 🏛 Insufficient documentation.
- 🏛 Inconsistencies about the origin of the funds.
- 🏛 Conflicting customer information.
- 🏛 Unjustified use by third parties.
- 🏛 Signs of structuring or fractionation.
- 🏛 High risk of money laundering, fraud or sanctions.
- 🏛 Alerts related to the wallet or counterparty.

An operation should not be fragmented to avoid limits, controls or reports.

8. Responsibilities

Director BC Colombia

- 🏛 Coordination of face-to-face operations.
- 🏛 Logistics management.
- 🏛 Liquidity coordination.
- 🏛 Operational validation.

Compliance

- 🏛️ KYC/KYB.
- 🏛️ Validation of the source of funds.
- 🏛️ Screening and risk analysis.
- 🏛️ Approval or rejection of operations.

Treasury

- 🏛️ Liquidity confirmation.
- 🏛️ Calculation and confirmation of the exchange rate.
- 🏛️ COP/USDT Reconciliation.

9. Fundamental rule

USDT will not be delivered against cash until the customer's identity, the origin of the funds, the operation and the wallet have been duly verified and approved in accordance with the legal and compliance framework applicable in Colombia.



PROCEDIMIENTO, OPERACIÓN PRESENCIAL COP, USDT EN COLOMBIA

1. Objetivo

Establecer el procedimiento para operaciones presenciales en Colombia en las que clientes con disponibilidad de efectivo en pesos colombianos (COP) realizan la conversión a USDT, con operaciones de referencia de entre **USD 1 millón y USD 3 millones diarios**, sujetas a disponibilidad de liquidez, cumplimiento normativo y aprobación interna.

2. Canal de operación

Las operaciones se realizarán de forma presencial en Colombia, coordinadas a través del **director de BC en Colombia**.

Se contempla atender clientes que dispongan de efectivo en COP y requieran convertirlo a USDT.

3. Flujo operativo

Paso 1 — Registro del cliente

Antes de aceptar fondos se recopilará y verificará:

- Identidad y documentación del cliente.
- Beneficiario final, cuando corresponda.
- Actividad económica y perfil transaccional.
- Origen y procedencia de los fondos.
- Información necesaria para cumplir con los controles AML/KYC aplicables.

No se aceptará efectivo de origen no justificado o de terceros no identificados.

Paso 2 — Preaprobación

El equipo correspondiente revisará la operación y determinará:

- Importe en COP.
- Equivalente aproximado en USD.
- Tipo de cambio aplicable.
- Cantidad de USDT.
- Wallet de destino.
- Documentación requerida.
- Aprobaciones internas necesarias.

Las operaciones de importe elevado estarán sujetas a revisión reforzada antes de coordinar la entrega.

Paso 3 — Coordinación presencial

Una vez aprobada la operación:

- Se acuerdan lugar y horario.
- Se confirma la identidad del cliente.
- Se verifica el importe recibido.
- Se documenta la operación.
- Se realizan los controles correspondientes sobre la transacción de USDT.

Paso 4 — Ejecución

La entrega de USDT se efectuará únicamente después de confirmar la recepción y validación de los COP conforme al procedimiento interno.

La transferencia se realizará a una wallet previamente validada y asociada al cliente.

Paso 5 — Cierre y conciliación

Al finalizar se conservará un expediente con:

- 🏠 Identificación del cliente.
- 🏠 Importe COP recibido.
- 🏠 Tipo de cambio.
- 🏠 Importe equivalente en USD.
- 🏠 Cantidad de USDT entregada.
- 🏠 Fecha y hora.
- 🏠 Wallet de destino.
- 🏠 Comprobantes correspondientes.
- 🏠 Evidencia de las aprobaciones y controles realizados.

La operación se conciliará posteriormente con los registros de tesorería y contabilidad.

6. Capacidad diaria

La capacidad operativa de referencia será de **USD 1–3 millones diarios**, dependiendo de:

- 🏠 Liquidez disponible.
- 🏠 Capacidad de la contraparte.
- 🏠 Disponibilidad de USDT.
- 🏠 Límites internos.
- 🏠 Resultado de los controles de cumplimiento.
- 🏠 Requisitos regulatorios aplicables.

El cupo constituye una capacidad máxima operativa y no una garantía de ejecución.

7. Rechazo o escalamiento

La operación deberá detenerse y pasar a revisión cuando exista:

- 🏠 Documentación insuficiente.
- 🏠 Inconsistencias sobre el origen de los fondos.
- 🏠 Información contradictoria del cliente.
- 🏠 Uso de terceros no justificado.
- 🏠 Señales de estructuración o fraccionamiento.
- 🏠 Riesgo elevado de blanqueo de capitales, fraude o sanciones.
- 🏠 Alertas relacionadas con la wallet o contraparte.

No se deberá fragmentar una operación para evitar límites, controles o reportes.

8. Responsabilidades

Director BC Colombia

- 🏛 Coordinación de las operaciones presenciales.
- 🏛 Gestión de la logística.
- 🏛 Coordinación de liquidez.
- 🏛 Validación operativa.

Compliance

- 🏛 KYC/KYB.
- 🏛 Validación del origen de fondos.
- 🏛 Screening y análisis de riesgo.
- 🏛 Aprobación o rechazo de operaciones.

Tesorería

- 🏛 Confirmación de liquidez.
- 🏛 Cálculo y confirmación del tipo de cambio.
- 🏛 Conciliación de COP/USDT.

9. Regla fundamental

No se entregará USDT contra efectivo hasta que la identidad del cliente, el origen de los fondos, la operación y la wallet hayan sido debidamente verificadas y aprobadas conforme al marco legal y de compliance aplicable en Colombia.

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LEGAL REPRESENTATION, PARTNER IDENTITY AND DISCLAIMER OF LIABILITY FOR THIRD-PARTY ACTIONS **5.1. ACCREDITATION OF PARTNER AND REPRESENTATIVE STATUS** Only those natural or legal persons who are expressly listed as such in the public deeds of incorporation or modification thereof, duly registered with the corresponding Commercial Registry, shall have the legal status of partners, administrators, attorneys-in-fact or legitimate representatives of the companies that make up the **BANK-TO-BANK CONSORTIUM** business group. Representative capacity shall be strictly governed by the provisions of said public titles and current commercial legislation. **5.2.**



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INTERMEDIARIES, BROKERS AND EXTERNAL MANAGERS The **BANK-TO-BANK CONSORTIUM** business group does not maintain exclusivity agreements, nor does it grant implicit powers of representation to brokers, financial intermediaries, finders or external managers, unless there is a specific and current notaries mandate that accredits it as such. Any commission, fee or management expense demanded by these third parties from clients or investors is the sole responsibility of whoever collects it, with the consortium being totally disconnected from said economic demands. **5.5. CORPORATE IMAGE PROTECTION AND ANTI-FRAUD POLICY** Any unauthorized use of the trademarks, logos, stationery, seals, corporate name or corporate materials of **BANK-TO-BANK CONSORTIUM** will be considered a violation of intellectual and industrial property rights, as well as an act of unfair competition and/or fraud. Likewise, third parties are informed that the consortium **DOES NOT REQUEST, NOR AUTHORIZE ANYONE TO REQUEST**, advance payments, "management fees", "release fees", "bonds" or "account opening costs" for the formalization of legitimate financial or commercial operations. Any requirement of this nature made by a supposed representative is indicative of a fraudulent maneuver. **5.6. DUTY OF DILIGENCE, VERIFICATION AND OFFICIAL COMPLAINT CHANNEL** Users, clients and third parties are strongly urged to exercise the maximum duty of diligence and to verify in a reliable manner the identity and powers of representation of any interlocutor who claims to act on behalf of the consortium, requesting the relevant accrediting documentation (such as current registry certification compulsed copy of powers of attorney or official letter of appointment). To facilitate this task and report any irregularity, the following official verification and complaint channel of the business group is enabled: **E-MAIL:** bank-to-bank@bank-to-bank.es **CONTACT TELEPHONES:** +34 625 209 869 / +34 636 080 420 **5.7. ABSOLUTE NULLITY AND FALSITY OF APPARENT DOCUMENTATION** It is declared expressly, categorically and unequivocally that **ANY DOCUMENT, CERTIFICATE, EMPLOYMENT CONTRACT, LETTER OF APPOINTMENT OR DEED THAT ATTEMPTS TO ATTRIBUTE TO A PERSON THE STATUS OF ATTORNEY-IN-FACT, WORKER, EMPLOYEE OR PARTNER OF BANK-TO-BANK CONSORTIUM IS ABSOLUTELY FALSE**, when said person does not appear in the official records previously mentioned. The business group **DOES NOT RECOGNIZE ANY VALIDITY, EFFECTIVENESS OR LEGITIMACY OF SAID DOCUMENTS**, and formally states that **THERE IS NO RECORD OF HAVING SIGNED, GRANTED, AUTHORIZED, SEALED OR ENDORSED ANY DOCUMENT OF THIS NATURE** in favor of unauthorized third parties. The exhibition, presentation or use of such documents by any individual will be considered a serious and sufficient indication of documentary falsity, fraud and identity theft, immediately activating all corresponding criminal and civil legal actions by the consortium. Any attempt at identity theft, documentary falsity, phishing or fraudulent representation will be immediately reported to the competent judicial, police and regulatory authorities, with the consortium reserving the right to exercise all legal actions that correspond for the claim of damages and losses, including loss of profits.

GEOGRAPHICAL RESTRICTIONS, REGULATORY COMPLIANCE (KYC/AML), AND DUE DILIGENCE The Consortium carefully selects its clients and reserves the right of admission, not accepting all business requests. Our policy is one of zero tolerance towards illicit operations; therefore, all proposals and transactions must strictly comply with international Anti-Money Laundering (**AML**) and Counter-Terrorist Financing (**CFT**) laws. **6.1. FATCA RESTRICTIONS AND PROHIBITED JURISDICTIONS** Due to the Foreign Account Tax Compliance Act (**FATCA**) and the Consortium's internal regulations, **NO SERVICES ARE PROVIDED TO U.S. passport holders, U.S. incorporated entities, U.S. tax residents, or clients using U.S. based or**

U.S. correspondent banks for transaction processing. Furthermore, operations involving jurisdictions classified as non-cooperative tax havens or countries subject to international trade embargoes are strictly rejected. **6.2. REGULATORY FRAMEWORK AND INTERNATIONAL STANDARDS** All operations are governed by strict compliance with: **EU Directive 91/308/EEC**, and its successive amendments and updates (including Directives **2001/97/EC**, **2005/60/EC**, and the most recent **EU AML Directives**). The 40 Recommendations of the Financial Action Task Force (**FATF**). United Nations conventions against drug trafficking, transnational organized crime, and corruption. Guidelines of the Basel Committee on Banking Supervision. Consolidated sanctions lists of the European Union, **OFAC** (Office of Foreign Assets Control), and the **UN Security Council**. **6.3. KNOW YOUR CUSTOMER (KYC) DUE DILIGENCE AND ULTIMATE BENEFICIARIES** The Consortium applies Know Your Customer (**KYC**) and Enhanced Due Diligence (**EDD**) policies. It is mandatory to identify and verify the **ULTIMATE BENEFICIAL OWNER (UBO)** of any corporate entity, tracing down to the natural persons holding final control of the company. Additionally, thorough screening is conducted to identify Politically Exposed Persons (**PEPs**) and their close family members or associates, requiring senior management approval to operate with such profiles. **6.4. VERIFICATION OF COMMERCIAL AND BANKING DOCUMENTATION** Any document submitted within the framework of a transaction (including, but not limited to, **SCO**, **FCO**, **ICPO**, **LOI**, **RWA**, **BCL**, or financial instruments such as **LC**, **SBLC**, **BG**) is subject to verification. **ZERO TOLERANCE FOR FRAUD:** Any fraudulent, altered, or falsified document will be immediately rejected, the transaction will be canceled, and the incident will be reported to the competent authorities and international financial fraud databases. **GROUNDWORK FOR REJECTION:** Documentation will be discarded due to poor scan quality, lack of authorized signatures, absence of official bank stamps, suspected forgery, data inconsistencies, or failure to meet the technical specifications required by the Consortium. **BANK VERIFICATION:** Financial capacity documents (**BCL**, **RWA**) and payment instruments must be verified directly from bank to bank (**BANK-TO-BANK**) through secure systems such as **SWIFT (MT199/MT799)**; verifications through intermediaries or private servers will not be accepted. **6.5. CONSEQUENCES OF NON-COMPLIANCE AND CONFIDENTIALITY** Non-compliance with **AML/KYC** regulations will result in the immediate termination of negotiations and the inclusion of the offenders in the Consortium's internal blacklist. If any indications of money laundering are detected, a Suspicious Activity Report (**SAR**) will be filed with the relevant Financial Intelligence Unit (**FIU**). All information and documentation provided by the client during the **KYC** process will be treated with strict confidentiality, stored on secure servers, and used exclusively for regulatory compliance purposes, in accordance with applicable data protection laws.

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RULES OF CONDUCT, ACCEPTABLE USE OF THE SITE, AND USER LIABILITY The user expressly undertakes to use the site, its services, and digital platforms in accordance with applicable law, morality, public order, and these general conditions. Use of the site implies full and unconditional acceptance of all rules of conduct established herein. **8.1. GENERAL COMMITMENTS OF THE USER** The user guarantees that they will act at all times lawfully, loyally, and in good faith, refraining from using the site for any unlawful purpose or effect, harmful to the rights and interests of third parties, or that in any way may damage, disable, overburden, deteriorate, or prevent the normal use of the site, computer equipment, or documents, contents, and files contained on any of the **BANK-TO-BANK CONSORTIUM** computer systems. **8.2. STRICTLY PROHIBITED CONDUCT** It is **STRICTLY PROHIBITED** for the user, without limitation: **UNAUTHORIZED ACCESS:** Performing unauthorized access to the site, its servers, databases, or connected systems, as well as hacking, cracking, stealing, or intercepting passwords, credentials, personal data, or confidential information of other users or the Consortium. **IMPERSONATION:** Pretending to be another person or entity (impersonation), using offensive or misleading usernames, or infringing on registered trademarks, copyrights, or trade names of third parties, as well as engaging in phishing or social engineering practices. **INFRASTRUCTURE DAMAGE:** Damaging, overburdening, deteriorating, or interfering with the functioning of the site through denial-of-service (DDoS) attacks, malicious code injection, or any other technique that compromises the availability or integrity of the platform. **SPAM AND UNSOLICITED ADVERTISING:** Sending mass mail (spam), unsolicited advertising messages, pyramid letter chains, unauthorized multi-level marketing schemes, or any form of unconsented commercial communication. **ILICIT OR HARMFUL CONTENT:**

Publishing, transmitting, disseminating, or storing illegal, defamatory, obscene, pornographic, racist, xenophobic, or discriminatory content, inciting hatred, violence, or terrorism, or that is harmful to minors or vulnerable individuals. **MALWARE TRANSMISSION:** Introducing or disseminating computer viruses, trojans, worms, logic bombs, ransomware, spyware, adware, or any other malicious or technologically harmful material. **SYSTEM MANIPULATION:** Attempting to manipulate, alter, or interfere with transaction results, verification systems, KYC/AML processes, or any security mechanism of the Consortium. **8.3. PROTECTION OF TECHNOLOGICAL INFRASTRUCTURE** The user undertakes not to use, introduce, or distribute automated tools such as bots, crawlers, spiders, scrapers, or scripts of any kind to access the site, collect data, or interact with its services without the express written authorization of the **BANK-TO-BANK CONSORTIUM**. Likewise, the use of proxies, **VPNs**, or other technologies designed to evade geographical restrictions, sanctions, or security blocks implemented by the Consortium is strictly prohibited. **8.4. ADVERTISING, BUSINESS MODEL, AND ACCEPTANCE OF COMMUNICATIONS** The site is funded wholly or partially through advertising, sponsorships, and commercial links. Therefore: The user expressly agrees to receive advertising, promotional, and commercial messages from the **BANK-TO-BANK CONSORTIUM** and its strategic partners, via email, push notifications, internal messaging, or other digital channels. The user undertakes **NOT TO USE TECHNOLOGIES, EXTENSIONS, SOFTWARE, FILTERS, OR METHODS** that block, hide, alter, or interfere with the reception and display of advertising integrated into the site, including ad-blockers, obfuscation tools, or any analogous mechanism. Non-compliance with this obligation will entitle the Consortium to restrict or deny access to the infringing user. **8.5. MONITORING, MODERATION, AND COOPERATION WITH AUTHORITIES** The **BANK-TO-BANK CONSORTIUM** reserves the right, but not the obligation, to monitor, review, moderate, edit, or remove any content, account, or user activity that, in its sole discretion, fails to comply with these rules or may be illegal, offensive, or harmful. The Consortium will fully cooperate with judicial, law enforcement, financial, and regulatory authorities in the investigation of any illicit activity, providing all information, connection logs, and traffic data legally required, without the need for prior notification to the affected user. **8.6. SUSPENSION, TERMINATION, AND CONSEQUENCES OF NON-COMPLIANCE** The **BANK-TO-BANK CONSORTIUM** reserves the right to: **TEMPORARILY OR PERMANENTLY LIMIT, SUSPEND, OR PREVENT** access to the site and its services for any user who fails to comply with these rules, without the need for prior notice or justification. **INTERRUPT THE SERVICE GENERALLY OR PARTIALLY** with a minimum notice of **15 BUSINESS DAYS**, except in cases of force majeure, urgent technical maintenance, cyberattacks, or situations posing a risk to the security of the Consortium or its users, in which case the interruption may be immediate. **DELETE ACCOUNTS AND CONTENT** that violate the rules of conduct, retaining only the information necessary for regulatory compliance, legal investigation, or liability claims. **PURSUE CIVIL AND CRIMINAL LEGAL ACTIONS** as appropriate against infringing users, claiming material and moral damages caused to the Consortium, its partners, or third parties. **INCLUDE THE INFRINGING USER** in internal and external blacklists, financial fraud databases, and default registries, communicating this to the competent authorities and other entities in the sector. **LIMITATION OF LIABILITY** It is expressly clarified that **NO CONTRACT, AGREEMENT, OR BINDING DOCUMENT OF ANY KIND IS SIGNED WITH US**, and that **NO TYPE OF INVESTMENT IS CARRIED OUT, MANAGED, OR FACILITATED** through this business group or consortium. Consequently, and given the absence of registration with the **CNMV (SPANISH SECURITIES MARKET COMMISSION)**, the consortium assumes no responsibility whatsoever related to investment decisions, capital losses, or transaction results, as these activities are completely unrelated to our operations. The consortium does not charge upfront commissions and is not responsible for unofficial emails, identity theft, or amounts sent to third parties on the users' own initiative.

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TAGS ETAGS, ASSETS (GENERIC): CONSORTIUM BANK-TO-BANK, BANK-TO-BANK, we sell assets, sell asset, buy assets, buy asset, we monetize assets, asset monetization, we duplicate assets, asset duplication, bullet assets, asset program, **SBLC STAND BY LETTER OF CREDIT**: we sell (**SBLC**) stand by letter of credit, sell (**SBLC**) stand by letter of credit, monetize (**SBLC**) stand by letter of credit, asset monetization (**SBLC**) stand by letter of credit, duplicate (**SBLC**) stand by letter of credit, asset duplication (**SBLC**) stand by letter of credit, bullet (**SBLC**) stand by letter of credit, program (**SBLC**) stand by letter of credit, **LC LETTER OF CREDIT**: we sell (**LC**) letter of credit, sell (**LC**) letter of credit, monetize (**LC**) letter of credit, asset monetization (**LC**) letter of credit, duplicate (**LC**) letter of credit, asset duplication (**LC**) letter of credit, bullet (**LC**) letter of credit, program (**LC**) letter of credit, **DLC DOCUMENTARY LETTER OF CREDIT**: we sell (**DLC**) documentary letter of credit, sell (**DLC**) documentary letter of credit, monetize (**DLC**) documentary letter of credit, asset monetization (**DLC**) documentary letter of credit, duplicate (**DLC**) documentary letter of credit, asset duplication (**DLC**) documentary letter of credit, bullet (**DLC**) documentary letter of credit, program (**DLC**) documentary letter of credit, **BG BANK GUARANTEE**: we sell (**BG**) bank guarantee, sell (**BG**) bank guarantee, monetize (**BG**) bank guarantee, asset monetization (**BG**) bank guarantee, duplicate (**BG**) bank guarantee, asset duplication (**BG**) bank guarantee, bullet (**BG**) bank guarantee, program (**BG**) bank guarantee, **MTN MEDIUM TERM NOTE**: monetize (**MTN**) medium term note, asset monetization (**MTN**) medium term note, duplicate (**MTN**) medium term note, asset duplication (**MTN**) medium term note, bullet (**MTN**) medium term note, program (**MTN**) medium term note, **BD BANK DRAFT**: monetize (**BD**) bank draft, asset monetization (**BD**) bank draft, duplicate (**BD**) bank draft, asset duplication (**BD**) bank draft, bullet (**BD**) bank draft, program (**BD**) bank draft, **BS BANK STATEMENT**: duplicate (**BS**) bank statement, asset duplication (**BS**) bank statement, bullet (**BS**) bank statement, program (**BS**) bank statement, **SKR SAFEKEEPING RECEIPT**: monetize (**SKR**) safekeeping receipt, asset monetization (**SKR**) safekeeping receipt, duplicate (**SKR**) safekeeping receipt, asset duplication (**SKR**) safekeeping receipt, bullet (**SKR**) safekeeping receipt, program (**SKR**) safekeeping receipt, **GB GOLD BANK**: monetize (**GB**) gold bank, asset monetization (**GB**) gold bank, duplicate (**GB**) gold bank, asset duplication (**GB**) gold bank, bullet (**GB**) gold bank, program (**GB**) gold bank, **DB DIAMONDS**: monetize (**DB**) diamonds, asset monetization (**DB**) diamonds, duplicate (**DB**) diamonds, asset duplication (**DB**) diamonds, bullet (**DB**) diamonds, program (**DB**) diamonds, **LTN NATIONAL TREASURY BONDS EUROCLEAR**: monetize (**LTN**) national treasury bonds Euroclear, asset monetization (**LTN**) national treasury bonds Euroclear, duplicate (**LTN**) national treasury bonds Euroclear, asset duplication (**LTN**) national treasury bonds Euroclear, bullet (**LTN**) national treasury bonds Euroclear, program (**LTN**) national treasury bonds Euroclear, **GBW GLOBAL BONUS**: monetize (**GBW**) global bonus, asset monetization (**GBW**) global bonus, duplicate (**GBW**) global bonus, asset duplication (**GBW**) global bonus, bullet (**GBW**) global bonus, program (**GBW**) global bonus, **SG SOVEREIGN GUARANTEE**: monetize (**SG**) sovereign guarantee, asset monetization (**SG**) sovereign guarantee, bullet (**SG**) sovereign guarantee, program (**SG**) sovereign guarantee, **PRE SWIFT MT 799**: monetize **PRE-SWIFT MT 799**, asset monetization **PRE-SWIFT MT 799**, bullet **PRE-SWIFT MT 799**, **PRE-SWIFT MT 799** program, **SWIFT MT 760**: **SWIFT MT 760** monetization's, **SWIFT MT 760** bullet, **SWIFT MT 760** program, **OTHER**: group, **JOSE ANTONIO IGLESIAS BANUELOS, INTERNATIONAL PURCHASE OF ASSET S.L. B44510014, INTERNATIONAL ASSET OPERATIONS S.L.U. B12710067, SWITZERLAND, AUSTRALIA, SPAIN, LONDON, HONG KONG, GERMANY - WWW.BANK-TO-BANK.ES - JULY 22, 2026.**