Host to Host Service Schedule - Addenda

1. FILE NAME CONVENTIONS

Customer must adhere to the below file naming conventions:

Payment Submissions:

Non-SEPA pain.001 submissions

Branch Code	Channel Code	Customer ID*	File Format and Schema Version	Date	Sequence
8804 (Düsseldorf)	MFT	Customer ID	PNSCT03	Date in YYMMDD format	3-digit number
Example: 8804MFT123456PNSCT03200527001					

*Customer ID: Unique company ID at the Bank. This will be advised by the Bank.

SEPA pain.001 submissions

Branch Code	Channel Code	Customer ID	File Format and Schema Version	Date	Sequence
8804 (Düsseldorf)	MFT	Customer ID	PASCT03	Date in YYMMDD format	3-digit number
Example: 8804MFT123456PASCT03200527001					

Batch of SWIFT Standards-compliant MT101 submissions

Branch Code	Channel Code	Customer ID	File Format and Schema Version	Date	Sequence
8804 (Düsseldorf)	MFT	Customer ID	BA10101	Date in YYMMDD format	3-digit number
Example: 8804MFT123456BA10101181115001					

SEPA DD Collections

Branch Code	Channel Code	Customer ID	File Format and Schema Version	Date	Sequence
8804 (Düsseldorf)	MFT	Customer ID	PASDD02	Date in YYMMDD format	3-digit number
Example: 8804MFT123456PASDD02181115001					

SEPA DD Cancellations / Reversals

Branch Code	Channel Code	Customer ID	File Format and Schema Version	Date	Sequence
8804 (Düsseldorf)	MFT	Customer ID	PAREV02	Date in YYMMDD format	3-digit number
Example: 8804MFT123456PAREV02181115001					

Acknowledgements sent by the Bank:

Validation report pain.002

Original File Name (extension is ignored)	Suffix
As provided from Customer	V
Example (Düsseldorf): 8804MFT123456PASCT03200527001V	

Clearing report pain.002

Original File Name (extension is ignored)	Suffix	Sequence
As provided from Customer	C	3-digit number
Example (Düsseldorf): 8804MFT123456PASCT03200527001C001		

Account Information:

Intra-day statement camt.052

Branch Code	Channel Code	Customer ID	Account	File Format and Schema Version	Date&Time
8804 (Düsseldorf)	MFT	Customer ID	Customer's Account	CT05202	DateTime in YYMMDDhhmmss
Example: 8804MFT123456123456CT05202200527155959					

End of day statement camt.053

Branch Code	Channel Code	Customer ID	Account	File Format and Schema Version	Date&Time
8804 (Düsseldorf)	MFT	Customer ID	Customer's Account	CT05302	DateTime in YYMMDDhhmmss
Example: 8804MFT123456123456CT05302200504155959					

Intra-day statement MT942

Branch Code	Channel Code	Customer ID	Account	File Format and Schema Version	Date&Time
8804 (Düsseldorf)	MFT	Customer ID	Customer's Account	MT94201	DateTime in YYMMDDhhmmss
Example: 8804MFT123456123456MT94201201203215412					

End of day statement MT940

Branch Code	Channel Code	Customer ID	Account	File Format and Schema Version	Date&Time
8804 (Düsseldorf)	MFT	Customer ID	Customer's Account	MT94001	DateTime in YYMMDDhhmmss
Example: 8804MFT123456123456MT94001201203215412					

2. PAYMENT CUT OFF TIMES

Cut-off time for payments to each region is as follows and the Bank cut off times are for our internal processing. The Bank cannot be responsible for the receiving banks' policies and procedures.

Currency	Germany Local Time	
	Beneficiary bank in the UK, US and Euro Zone	All other destinations
AUD	15:00pm 1 Day before value	15:00pm 1 Day before value
AED	15:00pm 1 Day before value	15:00pm 1 Day before value
CAD	15:00pm 1 Day before value	15:00pm 1 Day before value
CHF	15:00pm 1 Day before value	15:00pm 1 Day before value
CNY	15:00pm 2 Days before value	15:00pm 2 Days before value
CZK	15:00pm 1 Day before value	15:00pm 1 Day before value
DKK	15:00pm 1 Day before value	15:00pm 1 Day before value
EUR	15:00pm 0 Day before value	15:00pm 1 Day before value
GBP	15:00pm 0 Day before value	15:00pm 1 Day before value
HKD	15:00pm 1 Day before value	15:00pm 1 Day before value
HUF	15:00pm 1 Day before value	15:00pm 1 Day before value
INR	15:00pm 2 Days before value	15:00pm 2 Days before value
JPY	15:00pm 1 Day before value	15:00pm 1 Day before value
KWD	15:00pm 2 Days before value	15:00pm 2 Days before value
NOK	15:00pm 1 Day before value	15:00pm 1 Day before value
NZD	15:00pm 1 Day before value	15:00pm 1 Day before value
PLN	15:00pm 1 Day before value	15:00pm 1 Day before value
RON	15:00pm 1 Day before value	15:00pm 1 Day before value
RUB	11:00am 2 Days before value	11:00am 2 Days before value
SAR	15:00pm 2 Days before value	15:00pm 2 Days before value
SEK	15:00pm 1 Day before value	15:00pm 1 Day before value
SGD	15:00pm 1 Day before value	15:00pm 1 Day before value
THB	15:00pm 2 Days before value	15:00pm 2 Days before value
TRY	15:00pm 1 Day before value	15:00pm 1 Day before value
USD	15:00pm 0 Day before value	15:00pm 1 Day before value
ZAR	15:00pm 1 Day before value	15:00pm 1 Day before value

Internal Book Transfers: Please note, cut off time for Internal Book Transfers within the same SMBC Group offices in EMEA (where Debit and Credit currencies are the same) is 16:30pm local time regardless of the currency.

SEPA Transfers: Please note that "SEPA" is a "Non-Urgent" payment type, and the Value Date you have selected may not be always met. If the payment is urgent, please consider sending the payment order by the "SWIFT" type.

SEPA Direct Debit Cut Off Times

Transaction Type	SDD Scheme Type	Cut Off Time (Germany - Local Time)
Collections	CORE	09:30am 1 Day before value
	B2B	09:30am 1 Day before value
Cancellations	CORE	17:30pm 1 Day before value
	B2B	17:30pm 1 Day before value
Reversals	CORE	17:30pm 1 Day before value
	B2B	17:30pm 1 Day before value

3. ELECTRONIC COMMUNICATION SERVICES

The Bank shall provide the following services (tick as appropriate) to the Customer with both parties using the applicable schema below in the relevant branch/offices for the Operating Account/s as specified and approved by the Bank.

Service Type	Description	Channel / Format	Applicable Schema Name	✔
Bank Report	MT942 Intra-Day Statement	Host to Host MT942 (Intra-day statement)	MT942 message format	
			- MT942 sent during the day at the frequency of every [ ] minutes regardless with account movement, **or**	
			- MT942 sent during the day at the frequency of every [ ] minutes only when there is account movement	
	MT940 End-of-Day Statement	MT940 (End-of-day statement)	MT940 message format	
			- MT940 sent daily regardless with account movement, **or**	
			- MT940 sent daily only when there is account movement	
	camt.052 Intra-Day Statement	ISO 20022 camt.052.001.02 (Intra-Day Statement)	camt.052.001.02	
			- camt.052 sent during the day at the frequency of every [ ] minutes regardless with account movement, **or**	
			- camt.052 sent during the day at the frequency of every [ ] minutes only when there is account movement	
			Account Identification with IBAN	
	camt.053 End-of-Day Statement	ISO 20022 camt.053.001.02 (End-of-day statement)	camt.053.001.02	
			- camt.053 sent daily regardless with account movement, **or**	
			- camt.053 sent daily only when there is account movement	
			Account Identification with IBAN	

Fund Transfer	Non-SEPA	ISO 20022 pain.001.001.03.cgi (CGI-Standards Credit Transfer)	pain.001.001.03.cgi	
	SEPA	ISO 20022 pain.001.001.03.sepa	pain.001.001.03.sepa	
		Verification of Payee Opt-out * Please refer to the Host-to-Host Schedule for the terms related to Opting-out for Packaged SEPA Payments		
	MT101	Single or Batch of SWIFT Standards MT101	MT101	

Service Type	Description	Channel / Format		✔
Funds Transfer - Tracking	SWIFT g4C Pay & Trace	<u>HOST TO HOST</u> For each of the payments with a unique UETR, MT199 or pain.002 messages are sent by the Bank upon receiving status updates from the SWIFT gpi Tracker	MT199	
			pain.002	
	By requesting the Bank to provide Funds Transfer Tracking via the SWIFT g4C Pay & Trace Service, the Participating User confirms that: • It will generate a unique UETR in Field 121 of the MT101 Request for Payment messages, or in the pain.001 v.3 messages sent to the Bank. • It agrees that the Payment Tracking information is provided by third party banks and that accordingly details such as 'charges' may not always be made available. • It acknowledges and agrees that SMBC Group is not responsible for and shall have no liability for data processing and reporting made by third party banks. • It acknowledges and agrees that where a payment has to be sent to a country's local payment network that does not support SWIFT gpi ("non gpi-compatible market infrastructure"), no final credit confirmation from the beneficiary bank may be available. • It acknowledges that not all third-party banks will send status updates to the gpi Tracker, therefore the latest/final status and details such as charges may not always be made available			

<DEFINITIONS AND INTERPRETATION for g4C Pay & Trace Service>

Term	Description
g4C Rulebook	"g4C Rulebook" means the SWIFT Rulebook for Optional Services "gpi for Corporates", as published on 27 November 2020 and as it may be further amended or revised from time to time, which stipulates the business rules and technical specifications for reporting gpi information to corporate customers, including in respect of the g4c Pay & Trace Service.
g4C Pay & Trace Service	"g4C Pay & Trace Service" means the Pay & Trace service set out in the g4c Rulebook that provides SWIFT corporate users with the ability to receive outgoing payment status tracking notifications in a standardised format.
gpi	"gpi" means the "global payment innovation" cross-border payments initiative provided by SWIFT which among others makes available end-to-end tracking of cross-border payments with the "gpi Tracker" application.
S.W.I.F.T	S.W.I.F.T. SCRL, a Belgian limited liability co-operative society of Avenue Adele 1, B-1310 La Hulpe, Belgium
UETR	"UETR" means the Unique end-to-end transaction reference containing a Universally Unique IDentifier (UUID) compliant with version 4 of standard RFC4122 and residing in field 121 of FIN messages or in the TransactionIdentification for API calls, with the format of this field being xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx where x is any hexadecimal character (lower case only) and y is one of 8, 9, a, or b (as validated centrally by SWIFT). Please Note: UETR validation is based on SWIFT rules and may be subject to change. Please always refer to the most recent SWIFT gpi Rulebook for Optional Services.

Service Type	Description	Channel / Format		Applicable Schema Name		✔
SEPA Direct Debit Collections	SEPA Direct Debit Collections	SEPA DD collection requests sent in ISO20022 pain.008 format		pain.008.001.02		
		CORE		B2B		
	SEPA Direct Debit Collections - Cancellations / Reversal	SEPA DD cancellation/reversal requests sent in ISO20022 pain.007 format		pain.007.001.02		
	Creditor IBAN					
	Creditor Identifier Code (CID) *					
	Maximum aggregate collection amount within 2-months period (applies to CORE Scheme only)**			Limit Amount		
	* The CID is a mandatory unique identifier by which your organisation can be identified as the Creditor in the SEPA zone. The Creditor Identifier for Germany is precisely 18 characters in length. In Germany, the CID must be requested from the German Bundesbank. **This is the maximum aggregate collection amount for which you have agreed to submit CORE SEPA Direct Debit collections within a 2-month period. Such maximum aggregate collection amount has been determined by the Bank based on your current or anticipated direct debit credit entries. Any requested collections in excess of the limit may be held by the Bank, and the Bank will decide whether to process or refuse such transactions at its absolute discretion. The total amount that has already been processed in the ongoing period will be verified by the Bank. The verification date is the requested due date (i.e. not the submission date).					
	Terms and conditions relating to the SEPA Direct Debit Collections. By utilising the SEPA Direct Debit Collection services, the Customer agrees that the terms and conditions upon which SEPA Direct Debit Collection services will be provided shall be governed by the terms and conditions relating to the SEPA direct debit service(s) relating to B2B and/or CORE provided by the Bank to the Customer (the "SEPA DD T&Cs"), this Agreement and any other document which governs the contractual relationship between the Customer and the Bank. In the event of any conflict between the SEPA DD T&Cs and the terms and conditions set out in this Agreement or any other document which sets out terms and conditions which govern the contractual relationship between the Customer and the Bank, the SEPA DD T&Cs shall prevail in relation to the provision of the SEPA Direct Debit Collection services only. For charges relating to SEPA Direct Debit Collection file origination, please refer to our Tariff provided by your Relationship Manager.					
Acknowledgements / Payment Status Updates	Validation Report	Host to Host ISO 20022 pain.002.001.03 (Validation Report)		pain.002.001.03		

	Clearing Report	ISO 20022 pain.002.001.03 (Clearing Report)	pain.002.001.03	

4. ELECTRONIC COMMUNICATION SERVICE PARAMETERS

Host to Host Connection Parameters

Production items	Bank Parameters
Communication Protocol	SFTP
DNS/ Hostname	gateway.smbcgroup.com
Destination IP Address	216.83.80.57 and 216.83.94.57
Source IP addresses	216.83.80.166 and 216.83.94.166
Put Directory (Submissions)	/
Put Directory (Statements & Acknowledgements)	/Inbox
User ID	[ ]
Port	10023
Authentication method	SSH Key Authorization
PGP	PGP Signature and encryption (mandatory)
Polling Interval	No less than every 15 minutes

5. OPERATING ACCOUNTS

Operating Accounts:

Customer's Company Name	Company ID	Branch	Account Number	Currency	Status *1
		SMBC Düsseldorf Branch			

*1   Add / Remain / Delete

6. FEES AND PAYMENT

Company Name		{insert customer name and SUN ID}		
Debit Date		**On the 20th day of the first calendar month falling immediately after the calendar month in which the Agreement is signed**		
Type of Fee		**Currency**	**Amount**	**Debit Account (Currency)**
Initial Setup Fee				
Monthly Fees	{Insert Fee name}			
	{Insert Fee name}			
	{Insert Fee name}			
	{Insert Fee name}			
	Monthly Fee TOTAL			

Signed for and on behalf of {Insert COMPANY NAME}

_____   _____

Signed by: Signed by:
Title: Title:
Date: Date: