

EveningCrest

Global Financial Advisory Services

**PRESS CONFERENCE ON
INSINCERITY, DISHONESTY AND LACK OF INTEGRITY OF
THE FINANCIAL INSTITUTIONS IN MALAYSIA.
15 BILLION EURO INVESTMENT FUNDS MISERABLY DISAPPEARED,
RHB BANK BERHAD HAD BEEN DETECTED TO SUCCESSFULLY
DOWNLOADED IT BUT STILL DENYING IT SINCE JANUARY 5, 2021.
I DO HAVE ALL OF THOSE RELATED EVIDENCES TO SUPPORT MY STATEMENT.**

CASE STUDY 1:

**15 BILLION EURO TRANSACTIONS VIA SWIFT MT103/202 ON JANUARY 5, 2021.
SENDER/INVESTMENT ASSOCIATE: EQUITY & CAPITAL VENTURES LIMITED, LONDON.
SENDING BANK: DEUTSCHE BANK AG, FRANFURT AM MAIN, GERMANY.
RECEIVER/RECIPIENT: EVENING CREST SDN BHD, KUALA LUMPUR.
RECEIVING BANK: RHB BANK BERHAD.**

PRESS RELEASE:

**LADIES AND GENTLEMAN,
A VERY GOOD MORNING TO ALL OF YOU.
THANK YOU VERY MUCH FOR LENDING YOUR EARS LISTENING TO MY VIRTUAL PRESS
CONFERENCE.
REPRESENTING THE BOARD OF DIRECTORS OF THE COMPANY, EVENING CREST SDN BHD, I
WELCOME ALL OF YOU TO TODAY'S VIRTUAL PRESS CONFERENCE BROADCAST FROM OUR
NEW OFFICE LOCATION AT JALAN AMPANG, KUALA LUMPUR.
TODAY IS WEDNESDAY, JANUARY 5, 2022.
I THINK IT IS NOT TOO LATE TO SAY "HAPPY NEW YEAR" AND MAY YEAR 2022 BRING YOU
PEACE, JOY AND HAPPINESS.
MY NAME IS AZMAN MAT NOOR.
I AM THE BENEFICIAL OWNER OF THE COMPANY, EVENING CREST SDN BHD.
I HAVE TO PROCEED WITH TODAY'S VIRTUAL PRESS CONFERENCE TO SAFEGUARD THE
WELLBEING OF ALL, ESPECIALLY THE MEDIA REPRESENTATIVES BECAUSE OF THE PANDEMIC
COVID-19 WHICH IS STILL MANIPULATING OUR COUNTRY AND AFFECTING ALL OF US.
I AM ALSO SO SORRY BECAUSE WE HAVE TO LIMIT THE NUMBER OF MEDIA ATTENDEES AND
THE FLOOR COULD ONLY ACCOMMODATE WITH ONLY A CERTAIN NUMBER OF PEOPLE.
OUR INVESTMENT ASSOCIATE AS WELL AS THE DEUTSCHE BANK OFFICER, MIGHT ALSO
PROCEED WITH THEIR OWN PRESS CONFERENCE EITHER IN CITY OF LONDON OR IN THE CITY
OF FRANKFURT, GERMANY ON TODAY'S TOPIC SOON.
TODAY'S PRESS CONFERENCE IS ACTUALLY WOULD BE FOCUSING ON THE ISSUES OF THE
UNFAITHFUL CHARACTERISTICS AND BEHAVIOURS OF OUR LOCAL FINANCIAL INSTITUTIONS
TOWARD THE FOREIGN CAPITAL INFLOWS OR FOREIGN DIRECT INVESTMENT (FDI).
WHAT HAD HAPPENED WAS EXTREMELY SAD TO EXPLAIN.
ALL THESE ARE ACTUALLY ABOUT 2 THINGS.
FIRSTLY, IT IS ABOUT **NATIONAL INTEREST** AND SECONDLY, IT IS ABOUT **NATIONAL
EMBARRASSMENT**.
IT IS ABOUT THE ATTITUDES OF THE RELATED BANKS WHICH MIGHT BE CONSIDERED
INSINCERITY (OR THE QUALITY OF NOT EXPRESSING GENUINE FEELINGS), **DISHONESTY** (OR A
FRAUDULENT OR DECEITFUL ACT) AND **LACK OF INTEGRITY** (OR UNABLE TO APPRECIATE
THE DISTINCTION BETWEEN WHAT IS HONEST OR DISHONEST BY ORDINARY STANDARDS) IN
MANAGING THE TRANSACTIONS OF A MULTI-BILLION FUND WHICH SUPPOSE TO BE
CREDITED INTO THE EVENING CREST'S MULTI-CURRENCY ACCOUNT AT RHB BANK BERHAD
BUT THE BANK STILL DENYING IT UNTIL TODAY'S DATE.
I DO HAVE ALL THOSE RELATED DOCUMENTS TO SUPPORT MY TODAY'S STATEMENT.**

LADIES AND GENTELMENT,

I HAVE TO PROCEED WITH THIS PRESS CONFERENCE AFTER WE RECEIVED THE LAST DOCUMENT, "THE BRUSSELS SWIFT ACKNOWLEDGEMENT REPORT" CONFIRMING THAT THE FUND WAS SUCCESSFULLY DOWNLOADED BY THE BANK ON JANUARY 5, 2021.

IT ALSO ABOUT AN EFFORT TO MAKE THE FLOOR OF THOSE RELATED BANKS TO BE MORE FAITHFUL ON THE MATTER RELATED TO MANAGING ANY KIND OF THE FUTURE FOREIGN CAPITAL INFLOWS OR BORROWING VIA SWIFT103 TRANSACTIONS OR PAYMENTS.

I DON'T MEAN TO PURPOSELY MAKE ANY OF THOSE RELATED BANKS TO BE VALUED LESS THAN THE MARKET PRICE AS WHAT THEY ARE ENJOYING TODAY.

I DON'T MEAN TO PURPOSELY DISCOURAGE THE NON-RESIDENTS OR INVESTORS TO SEND THEIR INVESTMENT FUNDS VIA SWIFT MT103 TO ANY LOCAL BANK IN MALAYSIA.

PLEASE PUT RIGHT WHAT WENT WRONG.

I DO FEEL THAT THIS ISSUE NEED A KIND OF AN IMMEDIATE CORRECTION.

I WOULD ALSO WANT TO CLEAR THE AIR THAT THOSE TRANSACTIONS ARE ACTUALLY GOT NOTHING TO DO WITH THE GOVERNMENT OF MALAYSIA OR ANY POLITICIAN.

IT IS A KIND OF A PRIVATE INITIATIVE OR AN EFFORT FROM THE RESIDENTS TO RECEIVE AN INVESTMENT FUNDS OR BORROWING FROM THE NON-RESIDENTS.

EARLIER ON AND BEFORE WE PROCEEDED WITH THE TRANSACTIONS, WE DID INFORM AND SEEK PERMISSION FROM THE BANK NEGARA MALAYSIA (BNM) AND THEY GAVE US, NO RESTRICTION AND ALLOW THE COMPANY TO RECEIVE THE BORROWING FROM THE NON-RESIDENTS IN ANY FORM OF CURRENCY WITHOUT LIMITATION.

LADIES AND GENTLEMENT,

WHAT WAS ACTUALLY HAPPENED?

EVENING CREST SDN BHD (1296186-U) WAS INCORPORATED IN MALAYSIA ON SEPTEMBER 21, 2018.

I ESTABLISHED IT BECAUSE I WANTED TO SEE OUR NATION AND THIS COUNTRY WOULD BE ABLE TO PROGRESS BETTER IN THE GLOBAL WORLD.

THEREFORE, SINCE THE LAST 4 YEARS, I TOOK AN EFFORD AND LEARNED ABOUT BANKING SECTORS, FINANCIAL INSTITUTIONS AND AS WELL AS THE GLOBAL FINANCIAL INSTRUMENTS.

AT THE SAME TIME, I BUILT A GOOD NETWORKING WITH THE FINANCIAL EXPERTS EITHER LOCALLY OR INTERNATIONALLY.

ALMOST EVERYDAY, I READ ALL THOSE LAWS RELATED TO THE INTERNATIONAL FINANCE AND BANKING, INCLUDING AMLA ACT 2001.

IN THE YEAR 2018, I WAS THE ONE WHO COMPOSED AND ATTRACTED THE SO CALL SEVERAL RICH COMPANIES AS WELL AS THE FUND MANAGERS OR FUND OWNERS IN THE WORLD TO INVEST IN MALAYSIA AND SOUTH EAST ASIA COUNTRIES.

SOON AFTER THAT, ALMOST ALL OF THEM, PLACED THEIR TRUST ON ME AND DECIDED TO WORK WITH EVENING CREST AS ONE OF THE PLATFORMS TO RECEIVE THE RELATED FUNDS IN MALAYSIA.

ON DECEMBER 27, 2020, WE PENNED DOWN A (REVISED) FINANCIAL CORPORATION TO RECEIVE AN INVESTMENT FUND (WHICH IT IS IN THE FORM OF A LONG-TERM BORROWING) FOR THE AMOUNT OF 100 BILLION EURO.

I CHECKED WITH MY REFERENCE POINT AT THE BNM ON THE STATUS OF THE FUNDS AND THEY SAID THAT THE ACCOUNT OF THE SENDER IS GENUINE AND SOLID.

THE FUNDS ARE CLEAN AND CLEARED AND ITS COULD BE RECEIVED AND UTILISED.

THEY ADDED THAT THE BNM IS ONLY THE REGULATORY AGENCIES AND THE OPERATIONS OF THE TRANSACTIONS COULD BE HANDLED BY THE COMMERCIAL BANKS.

THEN, WE PLACED AND NAMED, THE RHB BANK BERHAD AS OUR RECEIVING BANK.

THE SENDING BANK REPRESENTING OUR INVESTMENT ASSOCIATE WAS THE DEUTSCHE BANK AG, FRANFURT AM MAIN, GERMANY.

THEN, THE SENDING BANK OFFICER DID SEND A MESSAGE TO THE BRANCH MANAGER OF THE RHB BANK REGARDING THE PROPOSED TRANSACTIONS VIA EMAIL FOR ACKNOWLEDGEMENT PURPOSES.

LADIES AND GENTLEMENT,

SOON AFTER THAT, ON JANUARY 5, 2021, THE SENDING BANK SENT 2 SWIFT MT103/202 MESSAGES TO THE BANK.

THE FIRST SWIFT WITH THE TRANSACTION REFERENCE NUMBER, DEUT896437821684 AMOUNTING £5,000,000,000.00.

THE SECOND SWIFT WITH THE TRANSACTION REFERENCE NUMBER, DEUT288974563265 AMOUNTING £10,000,000,000.00.

BOTH TRANSACTIONS HAD HAPPENED ON THE SAME DAY.

MATHEMATICALLY, THE TOTAL AMOUNT OF THE TRANSACTIONS IS 15 BILLION EURO OR RM70.93 BILLION (WITH AND EXCHANGE RATE, 1EUR = RM4.73)

ACTUALLY, THESE WERE ONLY THE TRIAL TRANSACTION BEFORE WE PROCEEDED OR COMMITTED WITH A BIGGER AMOUNT.

ALL THOSE RELATED SWIFTS THAT WE RECEIVED WERE CLEARLY STATED BY THE SENDING BANK(S) THAT THE FUNDS WERE CLEAN AND CLEARED / OF NON-CRIMINAL ORIGIN AND FROM A LEGAL SOURCE.

AFTER THE TRANSACTION WAS DONE, THE SENDING BANK AND OUR INVESTMENT ASSOCIATE FORWARDED US WITH ALL THOSE RELATED DOCUMENTS PERTAINING TO THE TRANSACTIONS INCLUDING THE REMITTANCE ADVICE.

I DID ASK MY FRIENDS OPINION WHO WERE WORKING AT THE UBS BANK SINGAPORE AND HSBC LONDON, AND BOTH OF THEM CAME BACK TO ME BY SAYING THAT BOTH, THE 5 BILLION EURO AND THE 10 BILLION EURO OF THE REMITTANCE ADVICES WERE A GENUINE DOCUMENT.

AND THEY ADDED THAT IT WAS WHAT MOST OF THE BANKS IN THE WORLD LOOKING FOR.

LADIES AND GENTLEMENT,

UNFORTUNATELY, ON JANUARY 27, 2021, IT WAS A SHOCK.

WE RECEIVED A LETTER FROM THE RHB BANK, INFORMING US THAT BOTH OF OUR COMPANY'S ACCOUNTS, THE CURRENT ACCOUNT AND THE MULTI-CURRENCY ACCOUNT WERE TO BE CLOSED BY THE BANK.

NOT ONLY THAT AND THEY ALSO CLOSED THE ACCOUNT WHICH BELONG TO THE DIRECTOR OF THE COMPANY AT THE RHB BANK.

EARLIER ON OR ON JANUARY 8, 2021, I VISITED THE RHB BANK AT KOTA DAMANSARA BRANCH AND MET UP WITH THE BRANCH MANAGER.

I ASKED HIM ABOUT THE SWIFT TRANSACTIONS AND HE RESPONDED BY SAYING THAT THE FUNDS DID NOT REACH MALAYSIA.

ONE OF MY FRIENDS ASKED THE HEAD OF TREASURY OF THE BANK ABOUT THE TRANSACTIONS AND THE BANK OFFICER SAID THAT THEY DID NOT RECEIVED THE FUND.

THEN, I TOLD THE MANAGING DIRECTOR OF THE RHB BANK ABOUT THE TRANSACTIONS AND A FEW DAYS LATER HE RESPONDED BY SAYING THAT THE 15 BILLION EURO FUND WAS NOT RECEIVE BY THE BANK AS INFORMED BY HIS SUBORDINATE.

ANOTHER FRIEND OF MINE, WENT TO SEE THE CHAIRMAN AND THE HEAD OF TRANSACTIONAL BANKING OF THE RHB BANK AND HE CAME BACK TO ME BY SAYING THAT THE SWIFTS WHICH SPECIFICALLY DESIGNED FOR EVENING CREST WERE ACTUALLY THE BEST TO BE RECEIVED BY THE BANK.

HE ADDED BY SAYING THAT IT WAS A VALID TRANSACTION.

I PURPOSELY MADE MYSELF NOT TO SEE THEIR FACES BECAUSE I KNEW THAT IT SUPPOSED TO BE ONLY BANK TO BANK CONFIRMATIONS.

IT SHOULD BE NO INVOLVEMENT OF THE THIRD PARTY.

IF THEY ARE SINCERE ENOUGH AND HONEST IN THAT PARTICULAR ISSUE, THEY SHOULD BE AUTOMATICALLY CREDIT THE RELATED FUNDS INTO THE COMPANY'S ACCOUNT.

I DON'T KNOW, PROBABLY THEY LOOK AT IT AS AN OPPORTUNITY TO MAKE THEIR OWN POCKET MONEY DEEPER THAN YESTERDAY.

LADIES AND GENTLEMENT,

IMMEDIATELY AFTER THAT, I INFORMED THE SENDING BANK ON THE REASONS WHICH WERE THROWN OUT BY ALL OF THEM, THE RHB BANK OFFICERS.

IMMEDIATELY AFTER THAT THE SENDING BANK OFFICER ASKED ME TO SEND A CLAIM LETTER TO CLAIM FOR THE PAYMENT FROM THE RECEIVING BANK.

ON MARCH 22, 2021, I SENT A CLAIM LETTER TO THE RHB BANK AND ADDRESSED IT TO ALMOST ALL OF THE RELATED BANK DEPARTMENTS.

A COPY OF THE LETTER WAS SENT TO THE GOVERNOR OFFICE AND THE DIRECTOR OF THE BANK SUPERVISION, BNM FOR ACKNOWLEDGEMENT PURPOSES.

ON APRIL 6, 2021, THE RHB BANK REPLIED THAT THE BANK DID NOT RECEIVE ANY MT103 PAYMENT FROM THE DEUTSCHE BANK AG AS WHAT WE CLAIMED AND STATED THAT THIS LETTER SHALL BE TAKEN AS AN ADMISSION OF ANY LIABILITY ON THE PART OF THE BANK AND THE BANK RESERVE ALL RIGHTS IN THIS MATTER.

THE LETTER WAS SIGNED BY THE BRANCH MANAGER AND IT NOT CAME FROM THE TOP MANAGEMENT OF THE BANK.

THEN, ON APRIL 19, 2021, THE SENDING BANK IMMEDIATELY RESPONDED BY SENDING A CONFIRMATION LETTER TO CONFIRM ON THE ISSUANCE OF THE SWIFT TRANSMISSIONS ON JANUARY 5, 2021 TO THE RHB BANK AND AGAIN MAKE A FURTHER CONFIRMATION THAT THE SUBJECT FUNDS ARE GOOD, CLEAN AND LEGITIMATELY EARNED FUNDS OF NON-CRIMINAL ORIGIN AND SENT FOR INVESTMENT PURPOSES AS PER THE AGREEMENT ENTERED BY THEIR CLIENT AND EVENING CREST SDN BHD.

IN THAT PARTICULAR LETTER, THEY MENTIONED THAT, "THE CONTENTS OF THIS LETTER MAY BE VERIFIED ON A RESPONSIBLE BANK INQUIRY BUT STRICTLY ON A SET WINDOW TIME".

THE LETTER WAS SIGNED BY MR CHRISTIAN SEWING (THE CEO) AND MR STUART LEWIS (THE CRO) OF THE SENDING BANK.

UNFORTUNATELY, ON THE FOLLOWING WEEK, I WAS INFORMED BY THEM THAT NONE OF THE BANK OFFICERS FROM THE RHB BANK RESPONDED TO THE PROPOSED WINDOW TIME.

LADIES AND GENTLEMENT,

WHY IT IS SO IMPORTANT TO HIGHLIGHT THIS ISSUE?

I GIVE ALL OF YOU A PRETTY CLEAR EXAMPLE.

THIS KIND OF EXAMPLE IS ACTUALLY GOOD FOR ALL OF US, AS A YOUNG NATION IN THE GLOBAL WORLD TO THINK ABOUT IT AGAIN AND AGAIN.

FURTHERMORE, THIS WONDERFUL LAND IS ONE OF THE OPEN ECONOMIES IN THE WORLD. LET'S SAY, TOMORROW OR THE DAY AFTER TOMMOROW, I WOULD HAVE A FEMALE GIRLFRIEND.

A BRITISH OR A SPANISH OR A POLISH GIRLFRIEND.

SHE IS PRETTY RICH WITH A MULTY-BILLION OF AN INVESTMENT FUND.

SHE IS YOUNG, BEAUTIFUL, SEXY AND NON-ALCOHOLIC.

THEN, SHE DECIDED TO INVEST HER MONEY IN MALAYSIA DUE TO THE REASON THAT I WAS ABLE TO CONVINCE HER THAT KUALA LUMPUR IS **ONE OF THE SAFEST PLACES IN THE WORLD FOR THE INVESTMENT PURPOSES.**

AND THEN, SHE ASKED ME, **HOW SHOULD I SEND MY MULTI-BILLION MONEY OR THE FUNDS?** BY BOAT OR BY AIR OR BY SWIFT MT103?

AND SHE SAID AGAIN, PLEASE ADVISE ME?

AND OF-COURSE MY ANSWER WOULD BE **BY SENDING A SWIFT MT103.**

AT THE SAME TIME, I AM WORRY THAT MY RELATIONSHIP WITH HER MIGHT BE BROKEN OFF. IT MIGHT BE BROKEN OFF DUE TO THE REASON THAT THE SWIFT MT103 SINGLE CUSTOMER CASH TRANSFER TO BE SENT BY HER SENDING BANK WHICH WAS ACTUALLY RECEIVED BY THE RECEIVING BANK IN MALAYSIA WOULD BE DENIED BY THE RELATED BANK.

THE BANK MIGHT ALSO GIVE THE REASONS AS FOLLOWS:

"WE HAD RECENTLY CONDUCTED AN ASSESSMENT ON YOUR ACCOUNT AND WE FOUND THAT IT DOES NOT MEET THE TERMS AND CONDITIONS AS SET BY THE BANK. AFTER CAREFUL CONSIDERATION, WE REGRET TO INFORM YOU THAT WE UNABLE TO CONTINUE OUR BANKING RELATIONSHIP WITH YOU. WE HEREBY GIVE YOU A 14 WORKING DAYS NOTICE TO CLOSE THE ACCOUNTS FROM THE DATE OF THIS LETTER".

OR

"WE HAD FOUND IRREGULARITIES OF OPERATION OR TRANSACTION IN CUSTOMERS ACCOUNT. THEREFORE, WE HAVE TO SUSPEND YOUR COMPANY'S ACCOUNT EFFECTIVE FROM THE DATE OF THE LETTER"

THE BANKS COULD SIMPLY GIVE US THE ABOVE REASONS AFTER THEY SUCCESSFULLY DOWNLOADED OR RECEIVED THE FUNDS WHICH BY RIGHT ITS SUPPOSE TO BE CREDITED INTO OUR COMPANY ACCOUNT.

ACCORDING TO MY REFERENCE POINT AT THE BNM, ALL THOSE SWIFTS WHICH RECEIVED BY OUR COMPANY WERE GENUINELY DETACTED BY THEIR RENTAS SYSTEM.

IT MEANS THAT THE ISSUES OF SCAMMING ARE AUTOMATICALLY DISCRIMINATED.

LADIES AND GENTLEMENT,

YOU KNOW, SWIFT MT103 IS A STANDARDISED SWIFT PAYMENT MESSAGE USED BY FINANCIAL INSTITUTIONS FOR CUSTOMER CASH OR CREDIT TRANSFERS SPECIFICALLY FOR CROSS BORDER OR INTERNATIONAL WIRE TRANSFERS.

MT103S ARE GLOBALLY ACCEPTED AS PROFFS OF PAYMENT AND INCLUDE ALL PAYMENT DETAILS SUCH AS DATE, AMOUNT, CURRENCY, SENDER AND RECEPIENT.

TO ME, THOSE KIND OF REASONS ARE A BIT NAUGHTY AND IRRESPONSIBLE.

TO ME, THOSE KIND OF MISDEEDS ARE EXREMELY SHAMFUL, RIDICULOUS AND IRRATIONAL. IT IS A KIND OF A NATIONAL EMBARRESSMENT SINCE IT INVOLVES A MULTI-BILLION TRANSACTION AND THE SENDING BANK IS ONE OF THE MOST ESTABLISHED BANKS IN THE WORLD.

FURTHERMORE, IN TODAY'S FINANCIAL WORLD, SWIFT IS A CORE PART OF THE FINANCIAL SERVICES INFRASTRUCTURE.

IT IS WIDELY REGARDED AS THE MOST SECURE TRUSTED THIRD-PARTY NETWORK IN THE WORLD, SERVING 200 COUNTRIES WITH OVER 8,000 USERS WORLDWIDE.

AS A RESULTS, I WOULD SAY AS WHAT I EXPERIENCED IN **THE LAST JANUARY**, WHEN THE SWIFT MT103 WAS SENT TO THIS WONDERFUL LAND, IT WAS NO LONGER SAFE.

TODAY, IT SEEMED THAT THE FUNDS AND OUR BELONGING WERE MISERABLY DISAPPEARED. IT MIGHT BE SWINDLED BY THE UNFAITHFUL HANDS AND IT MIGHT BE PLACED SOMEWHERE ELSE.

WE REALLY DON'T EVEN KNOW WHERE DO THEY PLACED THE FUND FOR MORE THAN 11 MONTHS.

LADIES AND GENTLEMENT,

THEREFORE, ON THE DATE **JANUARY XX, 2022**, I MADE THE SECOND POLICE REPORT SO THAT THE POLICE DEPARTMENT AND THE OFFICER FROM THE BANK NEGARA MALAYSIA AND OTHER RELATED AGENCIES WOULD BE ABLE TO INVESTIGATE WHAT WAS ACTUALLY HAPPEN BASED ON ALL OF THOSE EVIDENCES WHICH ARE IN OUR HAND TODAY.

I DO SUGGEST THAT THOSE CULPRITS MUST BE PUNISHED REGARDLESS THEIR STATUS AND POSITION FOR THE SEEK OF THE FOREIGN CAPITAL INFLOWS, THE NATIONAL PRIDES AND THE COUNTY'S NATIONAL SECURITY PURPOSES.

TOMORROW I MIGHT BE POORER THAN YESTERDAY.

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AND YOU MIGHT BE RICHER THAN ME.

OR PROBABLY YOUR COMPANY MIGHT BE RICHER THAN EVENING CREST SDN BHD.

SOMEDAY IN THE FUTURE, YOU MIGHT BE WANTED TO SEND YOUR MONEY TO ONE OF THE LOCAL BANKS IN MALAYSIA BY APPLYING SWIFT MT103/202.

DUE TO MY PAST EXPERIENCES, I DO HAVE A STRONG FEELING THAT YOU ARE ACTUALLY GIVING A SPACE TO THOSE UNFAITHFUL HANDS IN THE LOCAL BANKS TO STEAL YOUR MONEY.

THEY MIGHT BE SUCCESSFULLY DOWNLOADED THE FUNDS AND THEN THEY KEEP SILENCE OR HIDING IT.

TWO OR THREE WEEKS LATER, THEY WOULD SIMPLY PROPOSE TO CLOSE THE RELATED BANK ACCOUNTS AND PAIRED IT WITH UNEXPECTED REASONS SUCH AS *THE ACCOUNT OF YOURS DOES NOT MEET THE TERMS AND CONDITIONS AS SET BY THE BANK OR WE FOUND IRREGULARITIES OF OPERATION OF YOUR BANK ACCOUNT.*

LADIES AND GENTLEMENT,

WE ARE A DEMOCRATIC CITIZEN.

WE ARE LIVING IN ONE OF THE DEMOCRATIC COUTRIES IN THE WORLD.

IN A DEMOCRATIC COUNTRY, THERE IS ALWAYS A ROOM FOR CORRECTION.

IF THEY ARE LOOKING FOR A PLACE FOR CORRECTION, PLEASE PROVIDE IT FOR THE SEEK OF THE FUTURE IMPROVEMENT PURPOSES.

IF NOT, THE GENERATION TO COME WILL ONLY LOOK GOOD AND DEFENITELY THEY WILL NOT BE ABLE TO REACH PERFECTION IN LIFE.

IF NOT, ONLY A CERTAIN NUMBER OF THE CITIZENS WILL BE EATING USING A SILVER SPOON AND THE REST REMAINS UNCHANGED.

YOU KNOW, BASED ON THE INTELLIGENT INFORMATION THAT I PERSONALLY ACCUMULATED, THOSE KIND OF PRACTICES MIGHT HAPPEN SINCE YEAR 2015.

AND PROBABLY IT AREADY INVOLVED WITH MUCH BIGGER AMOUNT OR SEVERAL HUNDRED BILLION OF DOLLARS OR EVEN MORE.

AND I AM PRETTY SURE THAT THE OFFICERS FROM THE BNM WOULD BE ABLE TO CONFIRM IT BASED ON THE COMPLAINED THAT THEY MIGHT RECEIVED EARLIER THAN ME.

LADIES AND GENTLEMENT,

WHEN I WAS IN SHCHOOL, MY ENGLISH TEACHER SAID THAT THE MEANING OF THE COMERCIAL BANK IS A BANK THAT OFFERS SERVICES TO THE GENERAL PUBLIC AND TO COMPANIES.

BUT MY LAST YEAR EXPERIENCED WOULD PROBABLY RIGHT TO SAY THAT THE MEANING OF THE LOCAL COMMERCIAL BANKS ARE INSINCERE, DISHONEST AND LACK OF INTEGRITY IN OFFERING THEIR SERVICES TO EVENING CREST SDN BHD.

FRANKLY SPEAKING, THEIR ATTITUDES ARE DENGEROUS TO THE FUTURE OF THIS COUNTRY BECAUSE THEY DENYING THE AUTHENTICATION OF THE SWIFT MT103 TRANSACTIONS.

AND IT SEEMS THAT, THEY ARE ENCOURAGING AND PROMOTING PEOPLE TO SEND THEIR FUNDS OR MONEY TO THIS WONDERFUL LAND BY BOAT OR BY AIR.

THANK YOU.

QUESTIONS AND ANSWERS

QUESTION 1:

WHAT IS SWIFT MT103?

SWIFT STANDS FOR A "SOCIETY FOR WORLDWIDE INTERBANK FINANCIAL TELECOMMUNICATIONS SYSTEM".

MT103S ARE ALSO GREAT FOR TRACING PAYMENTS WHICH ARE MISSING OR DELAYED BECAUSE THEY SHOW THE ROUTE OF THE PAYMENT BETWEEN THE BANKS.

ALL BANKS AND FINANCIAL INSTITUTIONS WHICH MAKE PAYMENTS VIA SWIFT WILL HAVE AN MT103 FOR EVERY PAYMENT, BUT THEY ARE UNLIKELY LET YOU HAVE THEM.

QUESTION 2:

WHY THE WORLDWIDE FINANCIAL INSTITUTIONS USED THE SWIFT MESSAGES?

AS FAR AS I AM CONCERNED, SWIFT IS ACTUALLY THE SAFEST WAY OF SENDING A MESSAGE FROM THE SENDING BANK TO BE OWNED BY THE RECEIVING BANK.

SWIFT WAS CREATED IN 1973 TO REPLACE TELEX WHICH WAS THE ONLY FORM OF MESSAGE CONFIRMATION FOR AN INTERNATIONAL FUNDS TRANSFER.

TELEX CONFIRMATIONS WERE SLOW, WEREN'T SECURE, AND HAD ISSUES WITH COMMUNICATION BETWEEN BANKS.

A TYPICAL SWIFT TRANSACTION TAKES ABOUT 2-5 BUSINESS DAYS TO BE COMPLETED.

ACTUALLY, THE SWIFT PAYMENTS ARE EXTREMELY VERSATILE.

THEY CAN BE USED FOR MANY DIFFERENT FINANCIAL ENTITIES SUCH AS (1) TREASURY MARKET PARTICIPANTS, (2) BANKS, (3) CLEARING HOUSES, (4) CORPORATE BUSINESS HOUSES, (5) DEPOSITORIES (6) BROKERAGE INSTITUTIONS AND TRADING HOUSES, AND (7) EXCHANGES

QUESTION 3:

ARE MT COMMUNICATIONS USED WIDELY?

THE ANSWER IS DEFINITELY YES.

IT IS ESTIMATED THAT THE SWIFT SYSTEM HAS OVER EIGHT THOUSAND FINANCIAL INSTITUTIONS, WHERE THEY SEND AND RECEIVE FINANCIAL STATEMENTS.

SWIFT MT103 WIRE TRANSFER OR DOCUMENTARY LETTER OF CREDIT IS NORMALLY USE TO MAKE OR SEND PAYMENT.

SWIFT CATEGORY 7 - "TREASURY AND MARKETS & SENDICATION", THE MT799 AND MT760 SWIFT ARE ALSO THE MOST WIDELY USED.

THEY ARE USUALLY USED JUST FOR CORRESPONDING BETWEEN BANKS AND ON LARGER TRANSACTIONS.

AN MT799 IS A NOTIFICATION TOOL AND IS ALSO USUALLY TRANSMITTED BEFORE AN MT760.

IT IS ONLY WHEN THE MT760 IS SENT THAT THE BANK RING-FENCES SPECIFIC FUNDS FOR A TRANSACTION.

QUESTION 4:

WHAT IS THE DIFFERENCE BETWEEN SWIFT MT799 AND SWIFT MT760?

BOTH, SWIFT MT799 AND MT760 ARE ALSO KNOWN AS THE SWIFT CATEGORY 7 - "TREASURY MARKETS & SYNDICATION".

MT799 IS A DIGITAL MESSAGE THAT IS SENT BETWEEN BANKS; WITH THE AIM OF SHOWING FUNDS OR PROOF OF DEPOSITS.

IT IS IMPORTANT TO NOTE THAT IT IS NOT USED AS A METHOD OF TRANSFERRING FUNDS OR AN UNDERTAKING TO DO THE SAME.

MT760 IS A MESSAGE USED FOR ISSUING OR REQUESTING A LETTER OF CREDIT OR DOCUMENTARY CREDIT.

BOTH ARE A TYPE OF INTER-BANK MESSAGE THAT ARE USED ON THE SWIFT SYSTEM SO THAT FINANCIAL INSTITUTIONS CAN CORRESPOND.

BANKS, PRACTITIONERS AND BUSINESSES OFTEN CONFUSE THE TERM MT760 SWIFT AND THE MT799 SWIFT.

WHY WOULDN'T THEY, THE MESSAGES ARE SENT IN THE SAME MODE, BY BANKS, WITHIN THE SAME INDUSTRY, BUT THERE ARE A NUMBER OF DIFFERENCES.

MT760 AND MT799 ARE OFTEN MENTIONED WHEN WORKING WITH BANK GUARANTEES OR TYPES OF DOCUMENTARY CREDITS.

THE MT799 SWIFT IS THE MESSAGE FORMAT USED FOR CORRESPONDENCE SENT IN RELATION TO BANK GUARANTEES.

THE MT799 ACTS AS A STRAIGHTFORWARD CONFIRMATION, WHICH SETS OUT THAT FUNDS ARE PRESENT TO COVER A SPECIFIC TRANSACTION.

THE REASONING BEHIND THE FORMAT AND METHOD OF THE PROOF OF FUNDS IS SO THAT IT CONFORMS TO THE MESSAGE TYPE USED IN THE **SWIFT CATEGORY 7 "TREASURY MARKETS & SYNDICATION"**.

IT IS PERCEIVED AS A VERIFICATION TOOL AND ACTS ONLY AS A BANK-TO-BANK SWIFT ELECTRONIC VERIFICATION.

THESE TYPES OF MESSAGES ARE SOMETIMES REFERRED TO AS "**FREE FORMAT MESSAGES**".

ONE OF THE MAIN DIFFERENCES BETWEEN THE TYPES OF MESSAGES IS THE EXCHANGE OF A BKE AUTHENTICATOR USED IN A MT 799; SO A TEST KEY IS CODED INTO THE MESSAGES SENT AND RECEIVED.

AN MT 799 IS VERY SIMILAR, BUT THERE IS NO TEST CODE AND SO THE MESSAGE IS UNAUTHENTICATED; SO HAVING LESS VALUE UNLESS THE MESSAGE IS CONFIRMED.

SOMETIMES THE CHOSEN FORM OF COMMUNICATION IS THE SWIFT MT760 MESSAGE WHEN THE SWIFT MT799 COULD BE A SATISFACTORY BANK CONFIRMATION.

IT IS IMPORTANT TO NOTE THAT THIS MESSAGE TYPE WILL BE SENT PRIOR TO THE SIGNING OF AGREEMENTS AND ISSUANCE OF INSTRUMENTS.

HOWEVER, IT IS ALSO IMPORTANT TO NOTE THAT FOR A SWIFT MT799 TO BE SENT, MANY FINANCIAL INSTITUTIONS WILL HAVE A MINIMUM SIZE OF ACCOUNT OR TRANSACTION REQUIRED.

THE PROCESS OF AN MT799 IS THAT IT IS USUALLY RECEIVED BY THE FUNDER OF THE SELLER; THEN THAT RECIPIENT INSTITUTION WILL NORMALLY SEND A PROOF OF PRODUCT TO THE BUYER'S FINANCIAL INSTITUTION. THE TRADE WILL THEN PROGRESS.

PAYMENT IS THEN USUALLY MADE THROUGH A WIRE PAYMENT (SWIFT MT103) OR DOCUMENTARY LETTER OF CREDIT.

QUESTION 5:

WHAT IS YOUR ADVICE TO THE RELATED FINANCIAL INSTITUTIONS?

FIRST AND FORMOST, AS I SAID EARLIER - PLEASE BE MORE FAITHFUL IN MANAGING THOSE KIND OF TRANSACTIONS IN THE FUTURE FOR THE SEEK OF THE NATIONAL INTEREST.

SECONDLY, PLEASE PUT RIGHT WHAT WENT WRONG.

THIRDLY, THE BANK SHOULD BE SINCERELY AND HONESTLY INFORM US ON THE ACTUAL STATUS OF THE TRANSACTIONS AND FRANKLY SPEAKING DUE TO THE BANKING KNOWLEDGE THAT I HAVE AND ALL OF THOSE RELATED EVIDENCES PERTAINING TO THE TRANSACTIONS, I WOULD SAY: (1) THE 15 BILLION EURO (INVESTMENT FUND) WAS SUCCESSFULLY DOWNLOADED BY THE BANK ON THE DATE OF JANUARY 5, 2021, (2) WE SUSPECTED THAT THE FUND MIGHT BE TRADED BY THE BANK BY APPLYING (**SWIFT CATEGORY 7 "TREASURY MARKETS & SYNDICATION"**) EITHER SWIFT MT799 OR MT760 WITHOUT INFORMING THE COMPANY.

PROBABLY, THIS WAS THE ACTUAL REASON WHY THEY PROPOSED TO CLOSED OUR COMPANY ACCOUNT.

FOURTHLY, KINDLY ISSUE THE RELATED PAYMENT IMMEDIATELY.

THE FUND WHICH WAS SENT TO THE COMPANY AS JUSTIFIED BY THE SENDING BANK WAS CLEAN AND CLEARED / OF NON-CRIMINAL ORIGIN AND FROM A LEGAL SOURCE.
ON TOP OF THAT, THE BANK NEGARA MALAYSIA (THE DEPARTMENT OF CURRENCY EXCHANGE, JPPA) GIVING NO RESTRICTION FOR EVENING CREST TO RECEIVE THE INVESTMENT FUNDS, FDI(S) OR TO COMMITTE WITH ANY KIND OF BORROWING EITHER LOCALLY OR INTERNATIONALLY.
IN FACT, THE BNM DID ENCOURAGE US TO BRING MORE MONEY TO THE MALAYSIA'S MARKET BY SAYING THAT "THE MORE IS THE BETTER" TO SUPPORT THE NATION'S ECONOMIC GROWTH.
THAT WHY, ON NOVEMBER 11, 2021, WE MADE THE FIRST POLICE REPORT CONFORMING THAT BOTH ACCOUNTS WHICH WE OPENED AT RHB BANK BERHAD ARE MAINLY TO RECEIVE THE INVESTMENT FUNDS OR BORROWING ACCORDING TO THE REFERENCE NUMBER: 21055643 WHICH WAS GIVEN BY THE BNM.

QUESTION 6:

ARE YOU COPYING THE 1MDB?

NO, I AM NOT.

I AM NOT COPYING THE 1MDB BUSINESS STRUCTURES.

IN FACTS, WE ARE DIFFERENCE.

1MDB WAS NOT STANDING ALONE.

IT PAIRED WITH THE GOVERNMENT'S SOVEREIGNTY.

EVENING CREST IS STANDING ALONE EVEN THOUGH WE ARE WITH JUST A SMALL AMOUNT OF THE PAID UP CAPITAL.

BUT WE WERE ABLE TO CONVINCE THE INVESTORS TO INVEST IN MALAYSIA.

WE DON'T EVEN HAVE A SINGLE GOVERNMENT PROJECT.

BUT WE DO HAVE A MULTI-BILLION PRIVATE PROJECT LINKED IN THE PIPELINES.

WE WILL INCORPORATE WITH OTHERS.

WE WILL WORK TOGETHER WITH THE PROJECT OWNERS.

AND OF-COURSE, WHEN THE FUNDS IN MY HANDS, I WOULD OFFER TO THE GOVERNMENT TO FINANCE THEIR PROJECTS THROUGH PRIVATE FINANCING INITIATIVE (PFI) MECHANISAM.

WE DO HAVE A THOUSAND OF HUMANITARIAN RELATED PROJECTS IN THE LIST.

AND THOUSAND OF THEM ARE ACTUALLY CRYING FOR HELP.

QUESTION 7:

HOW MUCH FUNDS YOU HAVE ALREADY CONNECTED WITH THE INVESTORS?

I DON'T KNOW, EITHER I SHOULD ANSWER IT OR NOT.

BUT WHAT WE HAVE IS ACTUALLY MORE THAN ENOUGH TO PAY THE CURRENT DEBTS OF THE NATION.

IT IS MORE THAN ENOUGH TO BUILD SCHOOLS AND HOSPITALS FOR YOUR GRAND CHILDREN.

AND PROBABLY YOUR GRAND CHILDREN WOULD BE ABLE TO ENJOY A FREE RELIGIOUS AND MORAL EDUCATION AS WELL AS A FREE MUSIC EDUCATION AND THEY MIGHT BE LIVING WITH NO MEDICAL EXPENSES IN THE FUTURE.

QUESTION 8:

WHAT WOULD YOU DO WITH SO MUCH AMOUNT OF FUNDS?

ALL THESE ARE ACTUALLY ABOUT THE TRUST THAT THEY PLACED ON ME.

I HAVE TO BE BRILLIANTLY MANAGE IT.

MOST PROBABLY TO USE A PARTIAL OF THE FUNDS TO BE THE OWNER OF THE BANK.

ALL THOSE FUNDS ARE NOT FOR MY OWN POCKET MONEY.

WE WILL INVEST IN ALL THOSE ALLOWABLE SECTORS BY THE AUTHORITIES.

WE WILL USE IT FOR THE BETTERMENT OF THE NATION: TO UPGRADE THE STANDARD OF LIVING OF THE NATION – CREATE BETTER JOBS WITH STEADY INCOME FOR THE RESIDENTS – BUILD PHYSICAL INFRASTRUCTURES AND SO ON.

QUESTION 9:

WHAT WOULD YOU DO IF THEY STILL DENYING ON THOSE PARTICULAR REQUESTS?

I DON'T KNOW.

I THINK GOD KNOWS BETTER WHAT WOULD HAPPEN NEXT.

THE QUESTIONS ARE:

(1) WHY THEY DECIDED TO CLOSE OUR COMPANY BANK ACCOUNTS EVEN THOUGH THE BNM GAVE US THE PERMISSION TO RECEIVE THE RELATED FUNDS OR BORROWING.

(2) WHY THEY CLOSED OUR COMPANY ACCOUNT AFTER THE FUNDS WERE SUCCESSFULLY DOWNLOADED BY THE BANK.

WHAT ACTUALLY THE MOTIVES OR THE REASONS FOR DOING THAT?

(3) PLEASE TELL ME WHAT SORT OF COMPLIENCES ARE THEY ALKING ABOUT?

WHAT ELSE DO WE NEED TO HAVE (OTHER THAN BNM PERMISSION) IN ORDER FOR THEM TO RE-OPEN THE COMPANY ACCOUNT.

BASED ON ALL THOSE DOCUMENTS THAT I AM HAVING RIGHT NOW, I WOULD SAY THE FUNDS ARE STILL WITH THE BANK OR SOMEONE ALREADY PARK IT SOMEWHERE ELSE.

THE BRUSSELS SWIFT CONFIRMATION REPORT IS THE BEST TO EXPLAIN.

SO, PLEASE RELEASE THE PAYMENT.

IF THE RHB BANK DOES NOT WANT TO HAVE A RELATIONSHIP WITH EVENING CREST, IT NOT A PROMLEM.

WE DO HAVE AN ACCOUNT WITH THE OTHER BANKS.

THEREFORE, WE DO HOPE THOSE KIND OF THINGS WON'T WE BE REPEATED AGAIN.

IN JANUARY LAST YEAR IT HAPPEN TO EVENING CREST.

PROBABLY, TOMORROW IT COULD HAPPEN TO YOUR COMPANY AS WELL.

IT IS SHAMFUL. RIDICULOUS, AND IRRATIONAL.

IT IS A KIND OF A NATIONAL EMBERRASMENT.

WHY THE BANK STILL DENYING IT?

WE HAVE ALL THOSE RELATED DOCUMENTS CONFIRMING THAT THE FUNDS WERE SUCCESSFULLY DOWNLOADED BY THEM.

ALL OF THE THOSE RELATED DOCUMENTS WERE FORWARDED TO US BY OUR INVESTMENT ASSOCIATE FROM THE OFFICE IN LONDON.

AT THE SAME TIME, WE SUSPECTED THE FUNDS MIGHT BE TRADED (AFTER THE BANK WAS SUCCESFULLY DOWNLOADED IT) BY THEM BY APPYING SWIFT CATEGORY 7 "TREASURY MARKETS & SANDICATION" - MT799 AND MT760 AND PLACED THE PROFITS SOMEWHERE ELSE PROBABLY OUTSIDE THE COUNTRY.

THAT'S WHY, IT NEEDS TO BE INVESTIGATED FOR THE SEEK OF NATIONAL INTERESTS, NATIONAL PRIDES AND NATIONAL SECURITY.

I DO HOPE THAT ALL THOSE RELATED REGULATORY AGENCIES AND THE SUPERVISORY AUTHORITIES AS WELL AS NATIONAL SECURITY AGENCIES WOULD BE ABLE TO BE TOGETHER TO INVESTIGATE IT AND RESOLVE THIS ISSUE IMMEDIATELY.

ALL THOSE CULPRITS MUST BE PUNISHED REGARDLESS THEIR STATUS AND POSITIONS.

QUESTION 10.

WHAT WAS ACTUALLY THE IMPACT OF THEIR BEHAVIOUR?

I WOULD DEFENITELY SAY THAT YOUR NEIGHBOURING COUNTRIES WOULD PROGRESS BETTER.

WE WILL SEND THE INVESTMENT FUNDS TO YOUR NEIGHBOURING COUNTRIES.

WE HAVE NO CHOICE.

TIME IS MONEY.

WE HAVE TO MOVE FORWARD WITH OUR OWN PLAN.

TELL ME WHAT SHOULD I DO IN ORDER TO INSTALL THE INVESTOR'S CONFIDENCE IN MALAYSIA'S CAPITAL MARKET IF THEY DON'T CHANGE.

EveningCrest

Global Financial Advisory Services

TELL ME, HOW WE SHOULD POSITION OURSELF TO MAKE NEW ECONOMIC REALITIES IN THE GLOBAL WORLD WITHOUT INVESTOR'S CONFIDENCE.

PREPARED BY:

AZMAN MAT NOOR

CORPORATE ADVISOR FOR GLOBAL INVESTMENTS,
EVENING CREST SDN BHD.

ATTACHMENT 1:
THE EVIDENCES/RELATED DOCUMENTS:
(TO BE RELEASED DURING THE PRESS CONFERENCE)

1. WHITE SCREEN / GREEN SCREEN / BLACK SCREEN
2. REMITTANCE ADVICE
3. GBS TRACKING
4. CONFIRMATION LETTER FROM THE SENDING BANK
5. BRUSSELS SWIFT ACKNOWLEDMENT REPORT.

All those related documents confirming that the 15 Billion Euro investment/borrowing funds were successfully downloaded by the RHB Bank Berhad on the January 5, 2021.

ATTACHMENT 2

HOW DO SWIFT PAYMENTS WORK?

IN ORDER FOR A SWIFT PAYMENT ORDER TO BE ISSUED, THE SYSTEM USES WHAT IS CALLED A SWIFT CODE.

THE SWIFT NETWORK ACTUALLY STANDARDIZED THE FORMATS FOR BIC (BANK IDENTIFIER CODES) AND IBAN (INTERNATIONAL BANK ACCOUNT NUMBERS) BECAUSE SWIFT OWNS THE BIC SYSTEM, IT CAN IDENTIFY A BANK MERELY A FEW SECONDS. SWIFT CODES ARE 8 TO 11 CHARACTERS AND ARE UNIQUE TO EACH BANK.

THE CODE WILL HAVE THE FOLLOWING:

- INSTITUTE CODE
- COUNTRY CODE
- LOCATION OR CITY CODE
- INDIVIDUAL BRANCH CODE – THESE ARE TECHNICALLY OPTIONAL, BUT MOST INSTITUTIONS USE THEM.

THE PROCESS OF SENDING A SWIFT TRANSACTION IS VERY SIMPLE WHILE STILL BEING ONE OF THE MOST SECURE WAYS TO TRANSFER MONEY INTERNATIONALLY.

YOU SIMPLY NEED THE ACCOUNT NUMBER AND THE BRANCH'S SPECIFIC SWIFT CODE IN ORDER TO SET ONE UP.

THE SWIFT SYSTEM IS ESSENRIALLY A COMMUNICATION PLATFORM.

BANKS CAN ENCLOSE PAYMENT INSTRUCTIONS, BUT THEY CAN ALSO PROCESS SECURITY REQUESTS AND OTHER VARYING SYSTEM TRANSACTIONS.

ABOUT 50% OF THE MESSAGES THAT COME FROM SWIFT ARE STILL FOR PAYMENTS AND 47% COME FROM SECURITY TRANSACTIONS.

THE REST ARE TRADE, TREASURY, AND SYSTEM NOTIFICATIONS.

ALL BANKS THAT WORK WITHIN THE NETWORK USE NOSTRO AND VOSTRO ACCOUNTS TO CARRY OUT THE PAYMENT TRANSFER.

THESE ACCOUNTS ARE USED AS A WAY TO RECORD THE MOVEMENT OF THE MONEY AND ARE A MIRRORED LEDGER OF EACH OTHER.

NOSTRO ACCOUNTS ARE WHERE THE BANK HOLDS THE MONEY AND VOSTRO ACCOUNTS ARE THE ONES USED FOR OPENING IT IN THE BANK'S BOOKS.

IF BOTH BANKS INVOLVED IN THE TRANSACTION USE NOSTRO AND VOSTRO ACCOUNTS, THE SWIFT PAYMENT THAT WAS INITIATED WILL HAPPEN INSTANTLY.

IF THESE ACCOUNTS AREN'T INVOLVED ON BOTH SIDES, THE SWIFT TRANSACTION COULD HAVE TO GO THROUGH A THIRD PARTY OR ANOTHER INTERMEDIARY ACCOUNT.

THE UNIFIED SYSTEM OF CODES THAT WERE CREATED FOR SWIFT HAS BEEN REVOLUTIONARY FOR THE FUTURE OF TRANSFER COMMUNICATION.

COLUMN FOR NOTES TAKING