

Australia



| Pay-out currency | AUD | Pay-out Method | Bank Account (ACH) |
|---------------------------------|---|-----------------------------|-----------------------------|
| Network Participant | Bank | | |
| FX source | Live Interbank based rates available 24x7, including off-market hours | | |
| Channels | All banks in Australia | | |
| Payment types | B2B | B2P | P2P |
| Transaction limit per end-user | Max-No limit Min – 1 AUD | Max-No limit Min – 1 AUD | Max-No limit Min – 1 AUD |
| Cut off & delivery timing | Real-time for domestic transactions Same-day credit subject window 08:30 to 19:00 AEST for others | | |
| Mandatory data requirements | Remitter Name | | Remitter Account Type |
| | Remitter Address | | Remitter Country Code |
| | Beneficiary Name | | Beneficiary Address |
| | Beneficiary Country Code | | Beneficiary City |
| | Beneficiary Account Number | | Beneficiary Account Type |
| | Beneficiary Contact No | | Beneficiary Post Code |
| | Routing Code Type 1 – BSB Code | | Routing Code Value 1 |
| Supporting documents | Beneficiary banks may ask for additional information / supporting documents from Beneficiary e.g., Relationship between the remitter and Beneficiary; Nature of business; Duration of contract; Commercial agreement; Current invoice; etc. | | |
| Beneficiary Statement Narrative | Statement narrative provided by the customer will be visible in the Beneficiary's Statement. | | |

| Pay-out currency | EUR | Pay-out Method | Bank Account (WIRE) |
|------------------|--|----------------|---------------------|
| DETAILS | 1. NIUM enables sending wires to all SWIFT enabled banks in this country. 2. For more details, please see annexure 1. | | |

Australia (Contd.)



| Pay-out currency | AUD | Pay-out Method | PROXY (to Bank Account) |
|---------------------------------|--|----------------|--------------------------|
| Network Participant | Bank | | |
| FX source | Live Interbank based rates available 24x7, including off-market hours | | |
| Channels | All NPP enabled Banks (Domestic Payouts only) | | |
| Payment types | B2B | B2P | P2P |
| Transaction limit per end-user | No limit | No limit | No limit |
| Cut off & delivery timing | Real Time - 24x7 | | |
| Mandatory data requirements | Remitter Name | | Remitter Account Type |
| | Remitter Country Code | | Remitter Address |
| | Beneficiary Name | | Beneficiary Country Code |
| | Beneficiary Account Type | | Proxy Type |
| | Proxy Value | | |
| Beneficiary Statement Narrative | Reference number will be visible in the beneficiary's bank statement. | | |
| Notes | Value for proxy type should be 1. ABN 2. EMAIL 3. PHONE NUMBER 4. CORPORATE ID | | |

Canada



| Pay-out currency | CAD | Pay-out Method | Bank Account (ACH) |
|---------------------------------|---|----------------|------------------------------------|
| Network Participant | Bank | | |
| FX source | Live Interbank based rates available 24x7, including off-market hours | | |
| Channels | All banks in Canada | | |
| Payment types | B2B | B2P | P2P |
| Transaction limit per end-user | CAD 150,000* | CAD 150,000* | CAD 150,000* |
| Cut off & delivery timing | T+3** day credit subject to cutoff of 23:45 MST | | |
| Mandatory data requirements | Remitter Name | | Remitter Account Type |
| | Beneficiary Name | | Beneficiary Account Number |
| | Beneficiary Account Type | | Routing Code Type 1 - Transit Code |
| | Routing Code Value 1 | | Beneficiary Bank Code / SWIFT Code |
| Supporting documents | Beneficiary banks may ask for additional information / supporting documents from Beneficiary e.g., Relationship between the remitter and Beneficiary; Nature of business; Duration of contract; Commercial agreement; Current invoice; etc. | | |
| Beneficiary Statement Narrative | Domestic Clearing System limits ability to transfer full remitter information to the beneficiary. Visibility of Standard Statement Narration is missing. | | |
| Notes | *Transactions above this amount will be processed as WIRES and will require additional details for processing. Refer Annexure 1 for more details. **The status update will be done on T+3 basis though the Beneficiary may receive the credit before this. | | |

| Pay-out currency | EUR | Pay-out Method | Bank Account (WIRE) |
|------------------|--|----------------|---------------------|
| DETAILS | 1. NIUM enables sending wires to all SWIFT enabled banks in this country. 2. For more details, please see annexure 1. | | |

India



| Pay-out currency INR | | Pay-out Method | Bank Account (ACH) |
|---------------------------------|---|------------------------|----------------------------|
| Network Participant | Bank | | |
| FX source | Live Interbank based rates available 24x7, including off-market hours | | |
| Channels | All banks in India | | |
| Payment types | B2B | B2P | P2P |
| Transaction limit per end-user | No limits [#] | No Limits [#] | No Limits [#] |
| Cut off & delivery timing | Real Time, 24x7 up to INR 500, 000 via IMPS (List of IMPS enabled banks available) Real Time subject to cut-off 18:00 local time via RTGS (All Banks) Same Day via NEFT (All banks), Nium will automatically select the fastest payment mode (IMPS, RTGS and NEFT in order) given the cut-off times and restrictions of the available payment modes. | | |
| Mandatory data requirements | Remitter Name | | Remitter Account Type |
| | Remitter Address | | Remitter Country Code |
| | Remit Purpose Code | | Beneficiary Name |
| | Beneficiary Account Type | | Beneficiary Account Number |
| | Beneficiary Country Code | | Beneficiary Bank Name |
| | Routing Code Type 1 – IFSC CODE | | Routing Code Value 1 |
| | Invoice Number ¹ | | Invoice Date ¹ |
| Supporting documents | Beneficiary banks may ask for additional information / supporting documents from Beneficiary e.g., Relationship between the remitter and Beneficiary; Nature of business; Duration of contract; Commercial agreement; Current invoice; etc. | | |
| Beneficiary Statement Narrative | Bank Reference Number will be visible in beneficiary’s bank statement. * *- The statement narrative in this corridor also depends on other factors so it might not be the same for all transactions. | | |
| Proof of payment | Upon request, Proof of Payment for a transaction can be made available. | | |
| Notes | # Trade transactions have a max amount limit of INR1.5 Mn (refer appendix for list of trade purpose codes). Trade transactions that do not have invoice number and invoice date will be returned | | |

India (Contd.)



| Pay-out currency | INR | Pay-out Method | Proxy (UPI*) |
|---------------------------------|---|------------------|-----------------------|
| Network Participant | Bank | | |
| FX source | Live Interbank based rates available 24x7, including off-market hours | | |
| Channels | All major banks in India. List available. | | |
| Payment types | B2B [#] | B2P [#] | P2P |
| Transaction limit per end-user | INR 100,000 | INR 100,000 | INR 100,000 |
| Cut off & delivery timing | Real Time, 24x7 | | |
| Mandatory data requirements | Remitter Name | | Remitter Account Type |
| | Remitter Address | | Remitter Country Code |
| | Remitter City | | Remit Purpose Code |
| | Beneficiary Account Type | | Beneficiary Name |
| | Beneficiary Country Code | | Proxy Type (VPA) |
| | Proxy Value (UPI Address) | | Payout Method - PROXY |
| Supporting documents | Beneficiary banks may ask for additional information / supporting documents from Beneficiary e.g., Relationship between the remitter and Beneficiary; Nature of business; Duration of contract; Commercial agreement; Current invoice; etc. | | |
| Beneficiary Statement Narrative | Bank Reference Number will be visible in beneficiary's bank statement. The statement narrative in this corridor also depends on other factors so it might not be the same for all transactions. | | |
| Proof of payment | Upon request, Proof of Payment for a transaction can be made available. | | |
| Notes | *Proxy Value is validated before initiation of a payment [#] Only non-trade transactions are supported (refer appendix for list of trade purpose codes). | | |

| Pay-out currency | INR | Pay-out Method | VISA Debit Card |
|------------------|--|----------------|-----------------|
| DETAILS | 1. Requirements for transactions to VISA debit cards is standard for all countries. 2. For more details, please see annexure 2. | | |

| Pay-out currency | EUR | Pay-out Method | Bank Account (WIRE) |
|------------------|--|----------------|---------------------|
| DETAILS | 1. NIUM enables sending wires to all SWIFT enabled banks in this country. 2. For more details, please see annexure 1. | | |

SEPA (Single Euro Payments Area)



| Pay-out currency | EUR | Pay-out Method | Bank Account (ACH) |
|---------------------------------|--|----------------|-----------------------------------|
| Network Participant | Bank | | |
| FX source | Live Interbank based rates available 24x7, including off-market hours | | |
| Channels | All banks in European countries connected with SEPA Network | | |
| Payment types | B2B | B2P | P2P |
| Transaction limit per end-user | No limit | No limit | No limit |
| Cut off & delivery timing | Real-time for transaction amount <= EUR 100,000 Same-day for transaction amount > EUR 100,000 subject to cutoff of 14.00 EET Supported Banks https://www.ebaclearing.eu/services/rt1/participants/ https://www.ecb.europa.eu/paym/target/tips/facts/html/index.en.html | | |
| Mandatory data requirements | Remitter Name | | Remitter Account Type |
| | Remitter Address | | Remitter Country Code |
| | Beneficiary Name | | Beneficiary Country Code |
| | Beneficiary Account Type | | Beneficiary Account Number – IBAN |
| | Routing Code Type 1 – SWIFT CODE | | Routing Code Value 1 |
| Supporting Documents | Beneficiary banks may ask for additional information / supporting documents from Beneficiary e.g., Relationship between the remitter and Beneficiary; Nature of business; Duration of contract; Commercial agreement; Current invoice; etc. | | |
| Beneficiary Statement Narrative | Remitter Name & NIUM appears in the beneficiary statement | | |
| Proof of payment | Upon request, Proof of Payment for a transaction can be made available. | | |
| Note | 1. Coverage includes the EU as well as several Non-EU countries. Please see table on next page for more details. 2. Not all supported countries support Real Time payments. Please see table on next page for more clarification. 3. Few banks in Instant supported countries may not support instant payments and payments will be routed through Standard mode in such cases | | |

Supported Country List

| Country | Classification | Instant Supported? |
|--------------------------|------------------------|--------------------|
| Andorra [EUR] | Non-EEA SEPA Countries | Yes |
| Austria [EUR] | EU/EEA SEPA Countries | Yes |
| Belgium [EUR] | EU/EEA SEPA Countries | Yes |
| Bulgaria [EUR] | EU/EEA SEPA Countries | Yes |
| Croatia [EUR] | EU/EEA SEPA Countries | Yes |
| Cyprus [EUR] | EU/EEA SEPA Countries | Yes |
| Czech Republic [EUR] | EU/EEA SEPA Countries | Yes |
| Denmark [EUR] | EU/EEA SEPA Countries | Yes |
| Estonia [EUR] | EU/EEA SEPA Countries | Yes |
| Finland [EUR] | EU/EEA SEPA Countries | Yes |
| France [EUR] | EU/EEA SEPA Countries | Yes |
| Germany [EUR] | EU/EEA SEPA Countries | Yes |
| Greece [EUR] | EU/EEA SEPA Countries | Yes |
| Hungary [EUR] | EU/EEA SEPA Countries | Yes |
| Iceland [EUR] | EU/EEA SEPA Countries | Yes |
| Ireland [EUR] | EU/EEA SEPA Countries | Yes |
| Italy [EUR] | EU/EEA SEPA Countries | Yes |
| Latvia [EUR] | EU/EEA SEPA Countries | Yes |
| Liechtenstein [EUR] | EU/EEA SEPA Countries | Yes |
| Lithuania [EUR] | EU/EEA SEPA Countries | Yes |
| Luxembourg [EUR] | EU/EEA SEPA Countries | Yes |
| Malta [EUR] | EU/EEA SEPA Countries | Yes |
| Monaco [EUR] | Non-EEA SEPA Countries | Yes |
| Netherlands [EUR] | EU/EEA SEPA Countries | Yes |
| Norway [EUR] | EU/EEA SEPA Countries | Yes |
| Poland [EUR] | EU/EEA SEPA Countries | Yes |
| Portugal [EUR] | EU/EEA SEPA Countries | Yes |
| Romania [EUR] | EU/EEA SEPA Countries | Yes |
| San Marino [EUR] | Non-EEA SEPA Countries | Yes |
| Slovakia [EUR] | EU/EEA SEPA Countries | Yes |
| Slovenia [EUR] | EU/EEA SEPA Countries | Yes |
| Spain [EUR] | EU/EEA SEPA Countries | Yes |
| Sweden [EUR] | EU/EEA SEPA Countries | Yes |
| Switzerland [EUR] | Non-EEA SEPA Countries | Yes |
| UK [EUR] | Non-EEA SEPA Countries | Yes |
| Vatican City State [EUR] | Non-EEA SEPA Countries | No |

United Kingdom



| Pay-out currency | GBP | Pay-out Method | Bank Account (ACH) |
|---------------------------------|---|-------------------------------|-------------------------------|
| Network Participant | Bank | | |
| FX source | Live Interbank based rates available 24x7, including off-market hours | | |
| Channels | All banks in UK | | |
| Payment types | B2B | B2P | P2P |
| Transaction limit per end-user | Min – GBP 1 Max – No Limit | Min – GBP 1 Max – No Limit | Min – GBP 1 Max – No Limit |
| Cut off & delivery timing | Real-time for transaction amount <= GBP 1 Mn Same day for transaction amount > GBP 1 Mn subject to cut-off of 15.30 GMT | | |
| Mandatory data requirements | Remitter Name | | Remitter Account Type |
| | Remitter Address | | Remitter Country Code |
| | Beneficiary Name | | Beneficiary Country Code |
| | Beneficiary Account Number | | Beneficiary Account Type |
| | Routing Code Type 1 – Sort Code | | Routing Code Value 1 |
| Supporting documents | Beneficiary banks may ask for additional information / supporting documents from Beneficiary e.g., Relationship between the remitter and Beneficiary; Nature of business; Duration of contract; Commercial agreement; Current invoice; etc. | | |
| Beneficiary Statement Narrative | “NIUM Fintech” & Statement Narrative will be visible in the Beneficiary’s Bank statement. | | |

| Pay-out currency | EUR | Pay-out Method | Bank Account (SEPA) |
|------------------|---|----------------|---------------------|
| DETAILS | 1. NIUM enables credit through SEPA and SEPA Instant rails 2. Please refer standard details for SEPA clearing. | | |