

*In the name of God.*

**Article No.: Five**

**Subject:**

## **Offline Banking Network in International Banking System.**

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*(The reference language for this article is Persian and it is only translated to English language.)*

This article is only for providing some basic knowledge, definitions, and understanding at the public level and there won't be any technical terms.

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### Legal methods to convert off-ledger to on-ledger funds (monetize):

**NSO** or **MO** funds after the final conversion (monetization) and deduction of the taxes and expenses, will deposit into the online bank account and they can be spent. You can buy daily needs, transfer via **MT103** single customer, account to account and etc. These funds are totally legal and clean.

For transferring and monetizing the fund there must be a project (generally humanitarian and green). The owner of the fund (sender) must have the necessary documents for their funds to prove that the fund is clean and has the authorization for transferring. The receiver must have the project(s) and with documents, they must prove that the fund is going to be spent on that project and also the tax and other expenses will be paid.

In this process confirmation of the sender and receiver by the security, financial, economic, judicial, and anti-money laundering organizations and in general government and the state owner is essential.

As explained in the previous articles one of the most important and essential confirmations for sender and receiver comes from the Federal Reserve.

Real or legal persons including banks, financial institutions, companies and etc. are only allowed to transfer the money to the limit defined by monetary and regulatory organizations of their country, and in case they need to transfer above the limit, they must attempt getting authorization from the monetary, regulatory, government. Monetary and regulatory organizations are at the top of the pyramid and above them, there are state owners, bank owners, politicians, big royal families that have the power to pass and change the law.

We will discuss in detail about the monetization process.

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We talked about the farm and we will go into details as we proceed but in reality, the farm is the heart of the banking system. It was discussed that the farm consists of **255** Line and we only work with some of them that are responsible for the creation of the off-ledger fund. Farm **42** to **107** are banking farms as we explained in previous articles. We will give more details as a need felt.

Sending and receiving money is a complex and extended process that not only needs authorizations as discussed above but also it needs server equipment, professional hardware, OS, and high level and experienced, skillful, and qualified officers.

Central banks all over the world are divided into multiple parts and banks and financial institutes are the most important parts. In the off-ledger case, only high-level (rank) banks can receive off-ledger funds.

### **Bank of international settlement (BIS):**

BIS is an international financial institution owned by central banks around the globe. The main task of this bank is helping central banks and providing support for them to stabilize the financial and monetary via international cooperation and act as a central bank for all the central banks. This bank improves financial and monetary cooperation. This bank also provides banking services only to **central banks** and some international organizations.

This bank has established in **1930** and it is owned by **63** central banks that are representative of countries. Its headquarter is in Basel, Switzerland and it has two offices in Hong Kong and Mexico.

### **Conditions for getting the off-ledger transaction authorization for receiving bank:**

The banks for receiving off-ledger funds need to have special conditions and equipment, so they can get the authorization from the related organizations

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1- The receiving bank must be government-owned or shared or they must be a dependent, subsidiary and under the full supervision of the country's treasury and central bank.

2- The receiving bank must be a top bank in that country.

3- The receiving bank must have authorizations from the government and also the bank must be introduced by the central bank to the **BIS** and necessary authorization issued from **BIS** for that bank.

4- The receiving bank must have executive abilities in the off-ledger system.

5- The receiving bank must have a qualified, senior IT officer (level **13** or higher).

6- The receiving bank must have the necessary authorization for off-ledger (**S2S**) from related organizations like Federal Reserve and also report their activities to regulatory, monetary, and even security or intelligence organizations.

### **Conditions for getting the off-ledger transaction authorization for receiving bank:**

Sender and receiver for sending or receiving the fund must meet certain conditions and acquire certain authorizations from receiving bank or responsible organizations:

1- The sender and receiver's (real or legal) criminal, financial, and money laundering records must be clean in their respective countries or internationally.

2- The sender and receiver (real or legal) shouldn't have banking debt or tax evasion records or any kind of debt to any organization or authority and any financial records in intelligence and judicial system.

3- The sender or receiver (real or legal) must have an on-ledger bank account and also off-ledger accounts in the bank that has off-ledger (S2S) transfer authorization.

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4- The sender and receiver (real or legal) either must have an off-ledger financial turnover or they must have access to off-ledger funds that they own. (Further explanation is illegal)

5- The sender and receiver (real or legal) must have access to the banking server; either via their bank and its officers or renting or buying (legally) banking lines to get banking Windows Terminal Server (**WTS**) for making transactions and transfers.

6- The sender and receiver (real or legal) must have all the necessary and essential authorizations for the transfer and the pre-defined project in the receiving country.

After acquiring the necessary authorizations for the project and the transfer in the off-ledger network they will register them in the receiving bank that can receive and process the off-ledger funds. The receiving bank after reviewing the documents will take the necessary measures (e.g., opening an account) and will attempt for getting the essential authorizations from the related organizations (mentioned in previous and this article). Upon getting the authorization, the bank will allow the transaction.

For the contract between the sender and receiver, company, personal, and banking information are needed that are company registration certificate, account signatory passport and etc. which are provided by and in client information sheet (**CIS**). CIS must be signed and stamped by the owner and according to the law it must be registered in the executive bank (sender or receiver) and after the bank, confirmation must be registered in the international banking system.

In the next article we will discuss about the client information sheet (**CIS**).

End of Article Number Five.

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