



# **NVC FUND BANK**

## **Funds Transfer Operations Guide**

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# Overview

The NVC Fund Bank funds transfer system provides secure, efficient, and compliant mechanisms for moving funds between accounts, institutions, and across borders. This guide covers all operational procedures for processing fund transfers through our multi-gateway payment infrastructure.

## Transfer Types

Transfer Type	Processing Time	Fee Structure	Limits
Internal Transfer	Instant	No Fee	Up to \$50M
Domestic Wire	1-2 Business Days	\$25-50	Up to \$10M
International Wire	2-5 Business Days	\$50-100	Up to \$5M
SWIFT Transfer	1-3 Business Days	\$75-150	Up to \$25M
ACH Transfer	1-3 Business Days	\$5-15	Up to \$1M
Correspondent Bank	2-4 Business Days	Negotiated	Up to \$100M

## Processing Procedures

### 1. Transaction Initiation

All fund transfers must be properly authenticated and authorized before processing. This includes verification of account ownership, available balances, and compliance with applicable regulations.

### 2. Risk Assessment

Each transfer undergoes automated risk screening including AML checks, sanctions screening, and fraud detection protocols before approval.

### 3. Execution and Settlement

Approved transfers are executed through the appropriate payment rail and tracked through completion with full audit trail maintenance.