



SADC-RTGS Implementation Guide

Parts 1 - 3

Document Information

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|-------------------------|---------------------------|
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| 1.0 | April 2018 | Hein Timotij; Alison Sloane; Louise Mostert | Completely reworked document |
| | 30 June 2019 | Hein Timotij; Matodzi Mavhunga; Alison Sloane | Clarity provided in sections: Part 2, steps 2 and 5 plus Part 3 steps 1, 2 and 4. |
| | 14 May 2020 | Alison Sloane | Updated e-mail addresses |

Introduction

This implementation guide serves to assist individual institutions interested in transacting over SADC-RTGS, to understand the tasks they need to complete in order to be allowed to commence live payment transactions that will be settled over the SADC Integrated Regional Electronic Settlement System.

It is the responsibility of each participant bank to ensure that each task is correctly completed and in a timely manner. Participant banks need not wait for the next step while being busy with a particular step, where it is possible to work on different aspects of each step or different steps at the same time then this should be done.

This document is in 3 parts.

Part 1 – Administrative steps (assisted by SADC BA and SWIFT)

Part 2 – Participant environment set-up (assisted by SADC-RTGS and SWIFT)

Part 3 – Participant implementation (assisted by SADC-RTGS)

Should a participant bank have any question with regards to this implementation guide or any of the documents, such questions must be submitted to Mrs Alison Sloane at SADC Banking Association via e-mail alisons@sadcbanking.org or phone +27 11 645-6726.

The cooperation of all participant bank staff members that will be involved in the implementation will be highly appreciated.

Part 1

Administrative Steps – assisted by SADC BA and SWIFT

Once a bank has confirmed their interest in joining SADC-RTGS to the SADC Banking Association (SADC BA) Alison Sloane: alisons@sadcbanking.org, the steps below are to be completed.

Note 1: It is very important that the SADC-RTGS documents are shared within the on-boarding team that needs to be set up in your organisation and read.

Note 2: Reference in the document;

- SADC BA = Alison Sloane: alisons@sadcbanking.org
- SADC-RTGS = SADC-RTGS Customer Support Centre: SADC-RTGS-CSC@resbank.co.za
- SWIFT = Mumtaz Onia: Mumtaz.ONIA@swift.com
- Support: www.swift.com
- Participant bank = your bank

Step 1: SADC BA will send 3 sets of documents to the Participant bank.
(1) Introductory documents, (2) SIRESS and (3) SIRESSWeb related documents.

Listed below are the 3 sets of documents.

Set 1: Introductory documents

- | | |
|--------|---|
| 135598 | Project Coordinator Role |
| 136326 | Participant Bank SIRESS Implementation Guide |
| 144598 | Participant Bank SIRESS Implementation Guide – French (if applicable) |
| 144606 | Participant Bank SIRESS Implementation Guide – Portuguese (if applicable) |
| 136818 | SADC BA SIRESS Account Funding Transaction Implementation Guide |
| 136321 | SADC/SIRESS Bank Profile Document |
| 134874 | PSMB Assent Agreement (Legal N° 1) |
| 136295 | PSMB Roles and Responsibilities |

Website Beige Book (SADC Payment System Business Processes and Related Documents Manual) – access granted by SADC BA Alison Sloane: alisons@sadcbanking.org

Set 2: SIRESS documents

Legal documents

| | |
|--------|---|
| 135101 | SIRESS Service Agreement (Legal N° 2) |
| 158067 | SIRESS Service Agreement - Portuguese (Legal N° 2) |
| 136932 | SIRESS Service Agreement - French (Legal N° 2) |
| 135083 | SIRESS Settlement Agreement (Legal N° 3) |
| 158066 | SIRESS Settlement Agreement - Portuguese (Legal N° 3) |
| 136910 | SIRESS Settlement Agreement - French (Legal N° 3) |
| 135351 | SIRESS Settlement Agreement Schedules (Legal N° 4) |
| 158065 | SIRESS Settlement Agreement Schedules - Portuguese (Legal N° 4) |
| 136903 | SIRESS Settlement Agreement Schedules - French (Legal N° 4) |

Note: for legal purposes, the English version of these document need to be completed and signed. The French and Portuguese versions are for translation assistance.

SWIFT documents

| | |
|--------|--|
| 136274 | SWIFT MyStandards Access |
| 136323 | SIRESS SWIFT Subscription Guide (e-ordering) |
| 133546 | SIRESS ASP Update and RMA Guide |

Infrastructure set-up documents

| | |
|--------|--|
| 135090 | SIRESS Participant Take-on Form |
| 148577 | SIRESS Message Examples |
| 220741 | SIRESS Readiness Check of the SWIFT infrastructure in commercial banks by the country central bank |

Operational documents

| | |
|--------|--|
| 135365 | SIRESS Functional Specification |
| 135088 | SIRESS Operational Hours |
| 135089 | SIRESS Operational Manual and Service Level Manual |
| 135086 | SIRESS Charge Structure: 2018 - 2019 |
| 135085 | SIRESS Change Management Procedure |
| 135087 | SIRESS Cost Recovery Final |
| 135906 | SIRESS BCP (Business Continuity Plan) |
| 136281 | Participant Market Testing Sign-off |
| 136755 | Participant Checklist |

136184 Central Banks Criteria for Access

Set 3: SIRESSWeb documents

| | |
|--------|---|
| 159095 | SIRESSWeb Introduction |
| 159102 | Getting started with SIRESSWeb over SWIFT WebAccess |
| 159097 | SIRESSWeb Implementation Guide |
| 159100 | SIRESSWeb over SWIFTNet presentation |
| 161909 | Participant User Guide |
| 161910 | Routing Rules |
| 161906 | Security Officer User Guide |
| 161907 | SIRESSWeb User Profile form |
| 161908 | SIRESSWeb Security Officer Profile form |
| 162761 | SIRESSWeb SWIFT Pricing |

Contact SWIFT: Mumtaz Onia: Mumtaz.ONIA@swift.com or SWIFT Support for queries relating to e-ordering, RMA (Relationship Management Application), PKI certificates and DN's (Distinguished Names), SWIFT Tokens.

Step 2: Register for the SWIFTsmart training tool via the SWIFT website:
<https://www.swift.com/our-solutions/services/training/swiftsmart>

It is recommended that the Participant bank should register for access to the SWIFTsmart training tool. Guidance on how to set up Tokens, HSM boxes, RMA and Distinguished Names (DN's) is available and will prove useful.

Contact SWIFT: Mumtaz Onia: Mumtaz.ONIA@swift.com or SWIFT Support: www.swift.com for assistance.

Step 3: SADC/SIRESS Bank Profile Form to be completed and returned to the SADC BA

The Participant bank must complete the SADC/SIRESS Bank Profile form, document n° 136321. This form must be e-mailed to the SADC Banking Association for attention of Alison Sloane alisons@sadcbanking.org who will send the document to SWIFT and SADC-RTGS Operator.

The information in the document is important to ensure that further distribution of documents and communications are directed to the correct people in the Participant bank.

The Participant bank must appoint a SADC-RTGS implementation project coordinator. The Terms of Reference for this officer are outlined in document n° 135598. An alternate coordinator should also be appointed.

**Step 4: Communication with the Participant Bank’s Chief Executive Officer/
Managing Director**

The SADC BA will notify the Participant bank’s CEO/MD of the SADC-RTGS project as well as the legal documents that need to be completed.

**Step 5: Central Bank notification by the Participant bank of their intention to join
SADC-RTGS**

Unless already done, the Participant bank must notify their central bank as soon as possible of their intention to transact over SADC-RTGS and provide SADC BA: Alison Sloane alisons@sadcbanking.org with a scanned copy of the letter and the central bank’s acknowledgement.

Please keep your central bank updated as you proceed with the tasks outlined in this guide.

Note: document n° 136184 is the Central Banks’ Criteria for Access check list which Participant bank must complete before the central bank will approve the banks application to commence live SADC-RTGS transactions. See Part 3: Step 6.

Step 6: Beige Book or *SADC Payment System Business Processes and Related Documents Manual*

The Participant bank will be provided with access to the Beige Book “*SADC Payment System Business Processes and Related Documents Manual*” from the SADC BA. This is the user manual for the SADC-RTGS and is housed on the SADC

Banking Association website. This document details the schemes governance, provides guidance on each payment stream, regulatory issues etc.

Contact SADC BA: Alison Sloane – alisons@sadcbanking.org or Lungi Mbambo - lungim@sadcbanking.org

Step 7: SADC BA MyStandards registration

The Participant bank will apply to the SADC MyStandards Administrator for access to the MyStandards tool on www.swift.com Various SADC-RTGS payment scheme documents and message examples are kept here.

- Contact SADC BA: Alison Sloane – alisons@sadcbanking.org for access and refer to guideline document number 136274v3.

Step 8: SADC-RTGS legal documents

There are 4 legal documents. The documents are to be completed, signed and then scanned to Alison Sloane alisons@sadcbanking.org for checking. Once the documents have been cleared as being correct, the signed original documents must be couriered to the SADC Banking Association for the attention of Alison Sloane.

Legal documents

1. SADC BA Payment Scheme Assent Agreement – document 134874v2
2. SIRESS Service Agreement – document 135101v3
3. SIRESS Settlement Agreement – document 135083
4. SIRESS Settlement Agreement Schedules – 135351v3

Step 9: SWIFT e-orders for the SIRESS Y Copy Service - SRS (Test and Live) and SIRESSWeb (PQ 3, PQ 6 and Live)

With guidance from SWIFT, the Participant bank will place e-orders for the following services on www.swift.com

- **SWIFT Y-Copy:** 2 e-orders need to be completed. One order will be for the test environment and the other one for the live environment. See document n^o 136323v4 for guidance on how to complete the e-orders.

- **SIRESSWeb:** 3 e-orders will need to be completed. Two test e-orders (PQ3 and PQ6) and one live e-order. See document n° 159102 for guidance on how to complete the e-orders.

Direct link to SWIFT e-ordering

<https://www.swift.com/myswift/ordering/order-products-services/siress>

Contact SWIFT: Mumtaz Onia: Mumtaz.ONIA@swift.com or SWIFT Support for assistance.

Step 10: Update ASP and FINCopy files for SIRESS SWIFT services if applicable - SWIFT Alliance Access (SAA) software patch download

This step depends on the FIN Interface being used by the Participant bank. Refer to document n° 133546.

Contact SWIFT: Mumtaz Onia: Mumtaz.ONIA@swift.com
SWIFT or SWIFT Support for assistance.

Step 11: SWIFT tokens/HSM box/PKI Certificates

SWIFT PKI's certificates are housed on either HSM boxes or tokens. Refer to <https://www.swift.com/myswift/ordering/order-products-services/siress#topic-tabs-menu> (refer to document 159102) for guidance or contact SWIFT: Mumtaz Onia: Mumtaz.ONIA@swift.com, SWIFT Support or if applicable your Service Bureau.

Direct link to tokens e-order

<https://www.swift.com/myswift/ordering/order-products-services/siress>

Consult the SWIFTSmart training video library for assistance:

<https://www.swift.com/our-solutions/services/training/swiftsmart>

Contact SWIFT Support for guidance on how to create a DN (Distinguished Name) or consult the SWIFTSmart video library.

<https://www.swift.com/our-solutions/services/training/swiftsmart>

Step 12: RMA exchange in test mode with SIRESS, SIRESSWeb and other participating banks

It is necessary for all SADC-RTGS participants to exchange RMA with;

- SIRESS
- SIRESSWeb
- And those banks they wish to have a business relationship with, in both test **and** live modes.

Note 1: Due to KYC processes at other participating banks, it is advisable to commence setting up RMA as soon as possible.

Note 2: Alliance Lite customers to contact SWIFT Support for guidance on how to exchange RMA: <https://www.swift.com/contact-us/support>

Note 3: Test BICs end in a zero (0). See document number n° 133546 for guidance.

SADC BA: will send the Participant bank a schedule of all the SADC-RTGS participants including their BIC codes and necessary contact details to aid in the setting up of RMA.

RMA Exchange

| Exchange RMA with the following services | Test & Training BICs | Live BICs (Production) |
|--|--|--|
| SWIFT Y-Copy | - ZYAAZAJ0 - ZYCQZAJ0 | - SARBZAJP - SARBZajs |
| SIRESSWeb | - ZYDHZAJ0 * | - SARBZAJT * |
| Other participating banks | RMA with participating banks in test mode | RMA with participating banks in live mode |

Note 4: * this is a one-way BIC - banks will only receive from this BIC.

Contact SWIFT: Mumtaz Onia: Mumtaz.ONIA@swift.com or SWIFT Support for guidance on how to exchange RMA or consult the SWIFTSmart video library. <https://www.swift.com/our-solutions/services/training/swiftsmart>

Note 5: Exchange RMA in live mode before going live - see Part 3: Step 3.

Step 13: Technical support staff contact details for the technical readiness check

The Participating bank must provide the SADC BA with the contact details of their technical support staff who will assist their country Central Bank with the SADC-RTGS readiness check. The contact details are to be sent to Alison Sloane:

alisons@sadcbanking.org

Refer to document n° 220741 the “SIRESS Readiness Check of the SWIFT infrastructure in Commercial Banks by Central Banks” checklist.

Step 14: Template set up

It is recommended that message templates are set-up on your SWIFT interface prior to testing. In particular, the MT103 and MT202 message types. Refer to SIRESS Messages Examples, document n° 148577v5.

Step 15: Central Bank Readiness Check

This check is to ensure that the Participant bank has the required SWIFT connectivity and Disaster Recovery as well as Business Continuity Planning capability to ensure uninterrupted connectivity to SADC-RTGS. The check is carried out in two parts by the country Central Bank. See document n° 220741. The completed and signed report is returned to the Participant Bank, SADC BA and SADC-RTGS by the Central Bank.

Step 16: SIRESS Participant Take-on Form to be completed

The Participant bank must complete and sign the SIRESS Participant Take-on Form – document n° 135090v4. The Take-on form contains relevant participant information required by the SADC-RTGS Operator and is used to create participant profiles. The SADC-RTGS Operator will issue test and live account numbers to the Participant. The Take-on form must be scanned and e-mailed to SADC BA: Alison Sloane alisons@sadcbanking.org

End of Part 1

Part 2

Participant Environment Set-up – assisted by the SADC-RTGS Operator and SWIFT

Step 1: The SADC-RTGS Operator will create the Participant banks' profile in SADC-RTGS

Upon receipt of the SIRESS Participant Take-on form, the SADC-RTGS Operator will provision the Participant bank in SADC-RTGS and set up the test environment. Document n° 135090v4 refers.

Step 2: Test mode SIRESSWeb Security Officer and the User Profile forms to be completed

The SADC-RTGS Operator will request the Participant bank to complete the Security Officer Profile form and User Profile form in **test** mode i.e. user credentials as per certificates created in Part 1, Step 11. Refer to user credential as per certificates created in Part 1, Step 10.

The completed documents should be scanned and sent by e-mail to SADC-RTGS: SADC-RTGS-CSC@resbank.co.za and SADC BA: alisons@sadcbanking.org
Document numbers no's 161907 and 161908 refer.

The SADC-RTGS Operator will create the Security Officer profiles in SIRESSWeb.

Once the Security Officer profiles have been created, the Security Officer can then create their User profiles

Contact SWIFT Support: for guidance on how to create a DN (Distinguished Name) or consult the SWIFTSmart video library:
<https://www.swift.com/our-solutions/services/training/swiftsmart>

Step 3: Test account numbers

The SADC-RTGS Operator will issue 3 SADC-RTGS test account numbers namely;

1. RTL (Real Time Line)
2. CPL (Continuous Processing Line)
3. CBPL (Concurrent Batch Processing Line)

SADC BA will distribute the account numbers.

Step 4: Test packs

Once all the administrative steps have been completed and the Participating bank has indicated its readiness to commence testing, the SADC BA or the SADC-RTGS Operator will issue the test packs to the bank. The SADC-RTGS Operator will provide support to the Participating bank throughout the testing process. Each test pack must be signed off and sent back to the SADC-RTGS Operator in accordance with the test pack instructions.

The project coordinators must ensure that the testing is completed as instructed and that the necessary communication is made with the SADC-RTGS project team

Participant banks only need to create messages for their payment instructions on SWIFT i.e.

- MT202 (Routing codes 1100, 1109) and MT103 (Routing code 1110) on RTL
- MT202 incl. COV (Routing code 1200) and MT103 (Routing code 1204) on CPL

Participants can even decide to just use one set of messages keeping in mind that current SADC-RTGS business principle is transacting on CPL.

Note 5: the message layouts can be found in the SIRESS Functional Specification and the SIRESS Message Examples documents on <https://www.swift.com/our-solutions/compliance-and-shared-services/mystandards>

Step 5: Testing partner banks

The Participant banks will be advised by SADC BA or SADC-RTGS as to who their testing partner/s are. It will be necessary for the partnering banks to exchange test RMA with each other.

End of Part 2

Part 3

Participant Implementation – **assisted by the SADC-RTGS Operator**

Step 1: Market Testing Sign-off

Upon successful completion of the testing, the SADC-RTGS Operator will issue the Participant Market Testing Sign-off Form which the Participant bank will complete and scan it back by e-mail to the SADC-RTGS Operator: SADC-RTGS-CSC@resbank.co.za and the SADC BA alisons@sadcbanking.org

Refer to document number n^o 136281v3.

Note: the bank to indicate their preferred go-live date on the Market Testing Sign-off form.

Step 2: Live account numbers

At the appropriate time in the on-boarding process, and after receiving the Market Testing Sign-off clearance, the SADC-RTGS Operator will issue the Participating bank with their **live** SADC-RTGS account numbers i.e. RTL, CPL and CBPL.

Step 3: RMA in live mode

Three weeks before going live, the SADC-RTGS Operator will inform the bank that they can commence setting up RMA in live mode two weeks prior to the go-live date.

Live RMA is to be exchange with;

- SIRESS
- SIRESSWeb and
- other participating banks

Note 6: Due to KYC processes at the other participating banks, it is advisable to start the RMA exchange process as **soon as possible**.

See Part 1, Step 12: Table showing the live SIRESS and SIRESSWeb BIC codes.

SADC BA: will send the Participant bank a schedule of all the SADC-RTGS participants including their BIC codes and necessary contact details to aid in the setting up of RMA.

Step 4: Live SIRESSWeb Security Officer and the User Profile forms to be completed

At the appropriate time, the SADC-RTGS Operator will provide the SIRESSWeb Security Officer and the SIRESSWeb User Profile forms in live mode to the Participant bank. The completed forms must be scanned and e-mailed back to the SADC-RTGS Operator before going live: SADC-RTGS-CSC@resbank.co.za

Step 5: Routing Rules

Note that the Routing Rules document must be kept handy prior to going live. Document N° 161910 refers.

Step 6: Central Banks Criteria for Access form

The Participant bank must submit the Central Banks Criteria for Access form document n° 136184v4 together with the required supporting documents to their Central Bank for final approval to go live in SADC-RTGS. The Central Bank will complete and sign document n° 136184v4. Thereafter the Participant bank must scan and e-mail the form to SADC-RTGS: SADC-RTGS-CSC@resbank.co.za and SADC BA: alisons@sadcbanking.org

Step 7: SIRESS Participant Checklist

The Participant bank must complete the SIRESS Participant Checklist – document n° 136755v4. Thereafter the form must be scanned and e-mailed to SADC-RTGS: SADC-RTGS-CSC@resbank.co.za and SADC BA: alisons@sadcbanking.org

Step 8: Operational Notice listing new bank/s going live in SADC-RTGS

The SADC-RTGS Operator will issue an Operational Notice informing all the SADC-RTGS Participants and interested parties of the new bank/s going live in SADC-RTGS and on which date. The notice will include the new bank/s live account numbers.

End of Part 3

Additional notes

A Participant bank must refer to and study in particular, the following documents;

- Beige Book (SADC BA website <https://www.sadc-ba-beigebook.com>)
- SIRESS Functional Specification - document n° 135365v2
- SIRESS Messages: Message Templates and Examples document n° 148577v5
- SIRESSWeb Participant User Guide – document n° 161909
- Security Officer User Guide – document n° 161906.

SIRESSWeb is a web application enabling Settlement Banks, domestic Central Banks (as a Participant), RCS system operators and domestic Central Banks (as a Regulator) to communicate with the SIRESS system for reports and other information.

Contact details

SADC Banking Association

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SWIFT Support

www.swift.com

SWIFTSmart training tool:

<https://www.swift.com/our-solutions/services/training/swiftsmart>

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