

## SADC ATM AND CARD PAYMENT WORK STREAMS TO MERGE



### IN THIS ISSUE

• Introduction	1
• ATM & Card Work Streams	2
• ATM & Card Work Stream Reps	3
• ATMIA Courts SADC BA on Membership	4
• Upcoming activities	4

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## ▶ INTRODUCTION

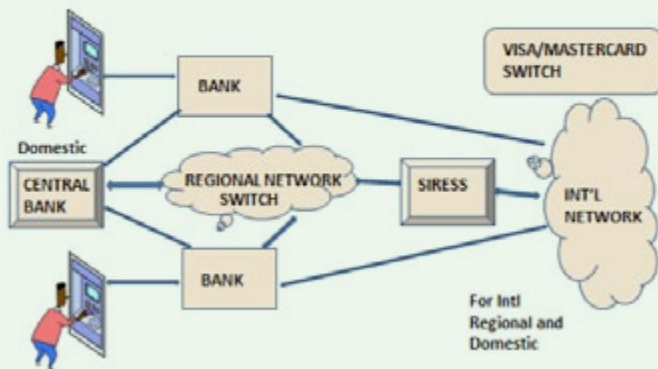
When the SADC Banking Association first set up the various payment work streams it was decided that, at first, two work streams should be set up to work through specific issues at that time. **The ATM work stream** needed to establish what networks and linkages were used in each SADC country in order to figure out the preferred switching, clearing and settlement approach that should be adopted for intra-SADC ATM transactions.

**The Card work stream** on the other hand needed to discuss and suggest solutions to transactions made via other point of sale devices and means (card not present) and also consider rules etc. for intra-SADC card based payments. This group too decided on a preferred model for switching, clearing and settlement of card based payments in SADC.

Having now completed their initial tasks **the two groups have decided to merge.**

## ATM Work Stream

In order to ensure that any card holder of any bank in SADC is able to use their ATM card at any ATM in SADC the work group undertook a survey of the ATM facilities in each SADC country. This was to identify any closed loop arrangements which may prevent card holders of banks in such an arrangement from using their cards more widely in the region. Fortunately this did not turn out to be the case. Once the detail came to hand it was easy to establish a suitable way intra-SADC ATM transactions can be handled and be settled through SIRESS the envisaged SADC settlement system.



As can be seen from the above diagram banks in the SADC region will have options for their domestic, regional and international ATM transactions.

For example a bank may be able to an international switch to handle its domestic, regional SADC and international transactions. Alternatively it may use a domestic switch for domestic transactions and an international switch for its regional SADC and international transactions.

Banks will also have the option to use an operator with regional switching capabilities. This could be for both domestic and regional transactions.

SADC BA will work with the providers of switching and clearing services to ensure that the daily inter-bank settlement obligations for intra-SADC transactions are settled at the appropriate time through SIRESS.

## Card Work Stream

The SADC card work stream originally focused on the various steps need to move from the existing switching, clearing and settlement of card based payments in SADC to an environment that will ensure that future intra-SADC card based payments can be settled through SIRESS.

The card group also concluded that banks will have options to switch, clear and settle card based payments. As can be observed from the diagram below banks will be able to use either regional or international switches for their intra-SADC needs. For both ATM and other card based payments the operators that provide switching, clearing and settlement services they will have to comply with the standards set out in the CPSS/ ISOCO Principles and regulatory framework to be set up in SADC.



Going forward the SADC BA will work with switching, clearing and settlement operators to ensure that they provide the daily settlement instructions to SIRESS as and when required.

Other matters such as regional inter-charge and full EMV adoption are out of scope but will be handled as directed by both the regulators and payment associations.

**SADC BA ATM Work Stream REPS**



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## ATM INDUSTRY ASSOCIATION COURTS SADC BA ON MEMBERSHIP



**ATMIA, a global non-profit trade association with over 2600 members in 60 countries, has tabled a proposal to the SADCBA to acquire new members.** ATMIA's mission is to promote ATM convenience, growth and usage worldwide; to protect the ATM industry's assets, interests, good name and public trust; and to provide education, best practices, political voice and networking opportunities for member organizations. Their work has proven to be useful to the ATM community in SADC. The SADCBA Board will consider the proposal and notify members accordingly.

## UPCOMING ACTIVITIES

Date	Time	Upcoming Activities	Venue
29 May 2012	9h30 – 16h00	First Round SADC BA Joint Implementation Work Stream Meeting	Johannesburg – South Africa
31 May – 1 June 2012	9h00 – 16h00	SADC CCBG Payments Meeting	Pretoria – South Africa
18 June 2012	8h30 – 12h30	Second Round SADC BA Credit Transfers for Immediate Settlement Work Stream Meeting	Johannesburg – South Africa
18 June 2012	13h00 – 17h00	Second Round SADC BA Interbank Settlement Work Stream Meeting	Johannesburg – South Africa
19 June 2012	13h00 – 17h00	Second Round SADC BA Card/ATM Work Stream Meeting	Johannesburg – South Africa
20 June 2012	8h30 – 12h30	Fourth Round SADC BA DVP Work Stream Meeting	Johannesburg – South Africa
20 June 2012	13h00 – 17h00	Fourth Round SADC BA Financial Markets Work Stream Meeting	Johannesburg – South Africa
21 June 2012	8h30 – 12h30	Fourth Round SADC BA EFT Credit Work Stream Meeting	Johannesburg – South Africa
21 June 2012	13h00 – 17h00	Fourth Round SADC BA EFT Debit Work Stream Meeting	Johannesburg – South Africa
22 June 2012	8h30 – 12h30	Fourth Round SADC BA Cheque Work Stream Meeting	Johannesburg – South Africa
22 June 2012	13h00 – 17h00	Fourth Round SADC BA Bank Notes Work Stream Meeting	Johannesburg – South Africa
29 June 2012	8h30 – 12h30	Second Round SADC BA P2P Work Stream Meeting	Johannesburg – South Africa
2 – 4 July 2012	8h30 – 17h00	Meeting with the DR Congo Bankers Association	Kinshasha – Democratic Republic of Congo
17 August 2012	8h30 – 13h00	SADC BA IPL Meeting	Livingston - Zambia
30 – 31 August 2012	8h30 – 17h00	SADC Banking Association Board Meeting	Johannesburg – South Africa

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SADC PAYMENTS PROJECT IS SADC BANKING ASSOCIATION INITIATIVE



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