

BANK OF TANZANIA

**TANZANIA INTERBANK SETTLEMENT
SYSTEM OPERATING RULES**

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GENERAL PROVISIONS

A.	These Rules may be cited as the “Tanzania Inter-bank Settlement System Operating Rules 2017”.	Short Title
B.	These Operating Rules apply to TISS participants and are binding by virtue of the signed “TISS Participating Agreement” entered by TISS participants.	Application
C.	The objective of these Operating Rules is to provide a framework for effective TISS operations.	Objective
D.	TISS is owned and operated by the Bank.	Ownership and operation of TISS
E.	In these Operating Rules, unless the context requires otherwise:- “Act” means the Bank of Tanzania Act, 2006. “Account” means participant’s settlement account with the Bank. “Account Transfer” means an accounting entry initiated by participants excluding commercial banks that debits or credits an Account. “Abort Reason Code” means a SWIFT and TISS assigned code for instructions that have been aborted or rejected. “Bank” means Bank of Tanzania established by the Bank of	Interpretation

Tanzania Act, 2006

“bank” has the meaning ascribed by the Banking and Financial Institutions Act, 2006

“Business Day” means a day on which banks are open for general banking business in Tanzania and on which TISS is operating to process Payment Instructions and Account Transfers.

“Clearing House” has the meaning ascribed by the Tanzania Automated Clearing House Rules 2016..

“Closed User Group (CUG)” means service user group established by SWIFT, with the Bank acting as the administrator.

“Dispute” means complaint or a difference between the Bank and the Participant; or between Participants, arising out of, or in any way connected with, these Operating Rules.

“Financial institution” has the meaning ascribed by the Banking and Financial Institutions Act, 2006

“Minimum Account Balance” means balance required to be maintained in the settlement account of each participant, which is set by the Bank from time to time.

“Net Settlement Batch” means a file that contains debits and credits, initiated to settle net obligations arising from the conduct of a payment clearing system.

“Payment Instruction” means, a Participant’s instruction to debit its account and credit another Participant’s account. .

“Operating Rules” means Rules issued by the Bank and adopted by the Participants from time to time, which govern the operation of the TISS and the conduct of inter-bank settlement.

“Settlement” means a process that discharges obligations in respect of funds transfers between two or more parties.

“SWIFT” (Society for Worldwide Inter-bank Financial Telecommunications), means an organization that operates a network which facilitates exchange of payments and other financial messages between TISS participants.

“SWIFT Network” means the telecommunications network and services provided by SWIFT to participants and the Bank.

“System Fault” means a malfunction or error in TISS such that the System is unable to perform the functions required for the time being.

“TISS” (Tanzania Inter-Bank Settlement System) means a system which processes multicurrency payment instructions between participants in real time and gross basis.

“Participant” means the Bank or any entity approved by the Bank to participate in TISS.

“TISS Participating Agreement” means a legal binding arrangement for participating in TISS executed between participant and the Bank.

“EAPS” (East African Payment Systems) means a module which processes payment instructions between participants in East African Region using local currencies in real time and gross basis.

RULE 1: PARTICIPATION

1.0 Participation to TISS shall be open to any bank or financial institution provided it meets the following eligibility criteria and conditions -

**Participation
Eligibility
Criteria**

- (1) It has a settlement account with the Bank;
- (2) It has SWIFT connectivity that has capability of sending and receiving financial transaction messages under FIN-Y Copy;
- (3) It has capability of joining SWIFT Closed User Group (TIS) and performing SWIFT's Relationship Management Application (RMA) between TISS participants;
- (4) It has - internet communication;
- (5) It has a computer that is capable of being configured to access TISS servers;
- (6) It has appropriate operational procedures, trained staff, technical capacity, including adequate contingency arrangements to enable it to participate in TISS without hindering TISS smooth operations;
- (7) It has executed and agreed to be irrevocably bound by terms and conditions of the Agreement for Participating in TISS and Operating Rules.
- (8) Any other condition that may be prescribed by the Bank from time to time.

Notwithstanding the provision of Rule 1 sub rule 1.0 the Bank may, in certain circumstance and condition, allow participation of any other entity provided it has met the set conditions.

3.1 (1) Application for TISS membership shall be made in the manner prescribed in schedule I of Operating Rules.

**Application
Procedure**

- (2) The Bank shall evaluate the application by considering the eligibility criteria provided in Rule 1.0 and inform the applicant on

acceptance or rejection of the application within two weeks from the date of receipt of the application.

- (3) Subject to sub rule (2) above on rejection of an application, the Bank shall provide reasons for rejection and give the applicant opportunity to amend its application.
- (4) Upon approval of the application, the applicant shall be required to:-
 - (a) Execute the TISS Participation Agreement;
 - (b) attend TISS User training;
 - (c) join the SWIFT CUG;
 - (d) perform financial transaction test with other participant
- (5) Upon successful completion of the criteria stipulated in sub rule (4) above, the Bank shall provide TISS access to the applicant within five working days.

3.2 TISS participant may withdraw from participation in the system in such a manner and upon such terms as determined by the Bank, provided that a two (2) months' written notice of intention to withdraw shall be submitted to the Bank. **Withdrawal from TISS**

3.3 The Bank may suspend a participant upon occurrence of any of the following: **Suspension from TISS**

- (1) Failure to comply with any of the provisions of Operating Rules or the TISS Participating Agreement;
- (2) Failure to have SWIFT connectivity for a period longer than a week resulting to inability to receive customers payments;
- (3) Repeatedly fails to credit customers' accounts contrary to the stipulated time provided in Operating Rules;
- (4) By virtue of statutory requirement, the Participant is directed to suspend its banking business;
- (5) The likelihood of causing:
 - (i) risk to TISS or to other participants, or

(ii) System fault or otherwise hinder the satisfactory functioning of TISS.

3.4 The Participant shall automatically be expelled from TISS if in terms of any Statutory provision or Order of the court that causes the participant's dissolution through- **Expulsion from TISS**

(i) Cancellation of its registration,

(ii) A Statutory or a voluntary liquidation.

3.5 In the event of a participant's withdrawal, suspension or expulsion, the following effects shall apply: **Effect of Withdrawal, Suspension or Expulsion**

(1) The Bank shall, within twenty four hours, notify all other Participants

(2) A participant shall not be permitted to participate in TISS except to the extent that the Bank allows.

(3) A participant shall not be entitled to any refund of any fee paid in terms of the TISS Participation Agreement or in Operating Rules.

(4) A participant shall surrender to the Bank system's related hardware

(5) A participant shall continue to be liable for all its accrued and accruing obligations under these Rules.

3.6 The Bank may revoke suspension of a participant upon remedial of the events of suspension and notify other TISS participants on such revocation. **Revocation of suspension**

RULE 2: SYSTEM'S OPERATING SCHEDULE

- 2.0 (1) The operating times of TISS shall be from Monday through Friday except on public holidays or as the Bank may determine. The system shall operate as per the schedule described in the table below;

**Operating
Schedule**

Time	Event	Activities and Available Transactions
00h05	Start-of-Day	<ul style="list-style-type: none"> • TISS start-of-day.
00h05	Operating Day Commences	<ul style="list-style-type: none"> • Sending and receiving payments, Net Settlement batches and account transfers.
16h00	EAPS Cut-Off	<ul style="list-style-type: none"> • Closed to receive EAPS payments.
22h00	Initial Cut-Off	<ul style="list-style-type: none"> • Closed to receive ILF. • Closed to receive customer payments (MT102&MT103) except for <ul style="list-style-type: none"> ○ Bank-to-bank (MT2XX series) and Account Transfers. ○ Incoming TRA payments. • Commencement of ILF auto reversal.
22h05	Final Cut-Off	<ul style="list-style-type: none"> • No further payments are accepted. • Grant of Lombard to facilitate reversal of ILF • Pending transactions are cancelled. • Processing of MT204 & MT205 continues.
22h07	System Close	<ul style="list-style-type: none"> • Commencement of system shut down (End-of-day processing).

- (2) The Bank may change the operating schedule upon occurrence of exceptional circumstances, provided such change does not extend past midnight of the business day. The Bank shall then notify participants of such changes.

**Change of
Operating
Schedule**

- (3) Requests for extension of the operating schedule or a session shall be granted by the Bank upon evaluating the risks to the system. Provided that the extension shall not exceed midnight of the business

**Requests for
Extensions**

day.

RULE 3: PAYMENT PROCESSING

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|---|--|
| 3.0 Participant shall have a single SWIFT Bank Identifier Code (BIC) which shall be used for routing of all payments in TISS. The BIC addresses of all participants shall be provided in Schedule II to these Rules which shall be updated in the Bank's Website.

In the event of a participant's requirement to change its BIC, the following notifications shall apply:

(1) Notify the Bank of its submitted request to SWIFT for change of BIC.
(2) Notify the Bank its new BIC address received from SWIFT and its scheduled live date.
(3) The Bank shall notify other participants of such new BIC address and its effective live date. | Bank Identifier Code Requirement

Change of Bank Identifier Code |
| 7.1 Any payment message that is intended for TISS shall include a Service Identifier Code which shall be coded as TIS in the header. | Service Identifier Code |
| 7.2 (1) TISS participant shall use correct BIC address in sending payment instruction and specifically identifying the beneficiary of the intended payment.

(2) The sending participant shall provide sufficient and clear information that will facilitate receiving participant to explicitly identify the beneficiary.

(3) The sending participant shall be responsible for transmitting correct details provided by its customers.

(4) Identification of beneficiaries shall be based on account number and account name. | Correct identification of beneficiary |
| 7.3 TISS shall process payment instructions as follows- | Processing payment |

instructions

- (1) debit sending participant and credit receiving participant for correctly identified payment instruction; or
- (2) Reject a payment instruction with an appropriate Abort Reason code appended to the MT097 that it has failed process. The abort codes are provided in [Schedule III](#) in these Rules.

7.4 The receiving participant shall, within two hours determine the fate of the payment and:- **Determining fate of payment**

- (1) credit the beneficiary's account; or
- (2) return the payment to the sending participant using MT202 containing the original reference number and clearly indicating the reasons for return of such payment.

7.5 Participant shall comply with all existing statutory requirements for anti-money laundering and combating the financing of terrorism in processing TISS payments. **AML/CFT Compliance**

7.6 Participant shall send payment instructions with a unique reference number which shall not be reused within a business day. **Unique Reference Number**

7.7 Participants shall send payment instructions with current or future value date subject to the limitation of the SWIFT network. **Value Date on Instructions**

7.8 Participants shall send payment instructions using the following SWIFT messages: **SWIFT Message Types**

MT102	Multi Customer Credit Transfer
MT103	Single Customer Credit Transfer
MT202	General Financial Institution Transfer

7.9 The Bank shall use the following SWIFT messages to perform transfers in TISS:

MT204	Participant Debit
MT205	Participant Credit:

7.10 TISS shall use the following SWIFT messages to signify entries in the participants accounts in TISS:-

MT900	Debit Advice
MT910	Credit Advice
MT012	Settlement confirmation

7.11 TISS shall use the following SWIFT message to inform participants the state of affairs of their accounts and any other issue:-

MT950	Account Statement
MT999	Free Format

- 7.12 (1) TISS shall process multicurrency payment instructions with the main currency being Tanzania Shillings (TZS). **Processing Multicurrency payment instructions**
- (2) Other currencies shall be prescribed in Schedule IV of these Rules and updated by the Bank on its website from time to time. **Currencies used in TISS**

RULE 4: PROCESSING OTHER TRANSACTIONS

-
- 4.0 TISS shall process other transactions relating to participant's obligations or requirements imposed under these Rules in the settlement account of participants which include- **Processing other transactions**
- (1) Shorts and Overs
 - (2) TISS fees and charges
 - (3) Penalties
 - (4) any other transaction that the Bank shall require to be processed in TISS

RULE 5: HANDLING CUSTOMER PAYMENTS

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- | | |
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| <p>5.0 Participants shall handle customers payment instructions in the following manner:</p> <p>(1) Sending participant shall:-</p> <ul style="list-style-type: none">(i) inform customers on cut off time for receiving payment instructions to be processed on the same day;(ii) stamp date and time on receipt of customer's payment instructions;(iii) process, within the same day, payment received before cut off time;(iv) process, within two hours of the next business day payment instructions received after cut off time; <p>(2) Receiving participant shall, determine the fate of the payment within two hours and credit the beneficiary's account or return the payment to the sending participant.</p> | <p>Handling customer payments and determining fate of payment</p> |
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RULE 6: FINALITY AND IRREVOCABILITY OF PAYMENT

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| <p>6.0 Payment and settlement instructions in TISS are deemed to be final and irrevocable once the sending participant's account is debited and the receiving participant's account is credited in TISS with the amount specified in the payment instruction.</p> | <p>Finality and irrevocability of TISS payments</p> |
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RULE 7: QUEUE MANAGEMENT

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| <p>7.0 TISS shall provide a queue management mechanism to participant by receiving payments and ordering them in accordance of priority; and first in first out (FIFO) basis. -</p> <p>7.1 Payments sent by the Bank on behalf of participants or the Bank's own</p> | <p>Queue Management</p> <p>Payments by</p> |
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| payments shall carry higher priority over payments sent by a participant and shall not be manually reprioritized or cancelled by the participant. | Bank assigned high priority |
| 7.2 The system shall automatically reprioritize messages in a queue to allow payments with amounts accommodated by available balance to settle. | Reprioritization of payments before cut off time. |
| 7.3 Upon final cut off time, any unsettled payments instructions, with the exception of the clearing house batch shall be rejected by TISS. | Rejection of payments on cut off time |
| 7.4 The Bank shall penalize the sending participant for rejection of payments and/or for causing delay of settling the clearing house batch file as per Schedule V to these Rules. | Penalty on rejection of payment |

RULE 8: LIQUIDITY MANAGEMENT

- | | |
|---|---|
| 8.0 The Bank shall extend Intraday Liquidity Facility (ILF) to participants for facilitating settlement of their Tanzania Shillings payment instructions in accordance to the terms and conditions of accessing ILF provided in the Intraday/Lombard Credit Facility Agreement. | Grant of Intraday Liquidity Facility |
| 8.1 (1) A participant that has been extended ILF may refund the ILF before TISS initial cut-off time. | Refund of ILF |
| (2) At the initial cut-off time, if the participant has not refunded the ILF, TISS shall automatically reverse the ILF provided that there is a sufficient fund. | Automatic reversal of ILF |
| (3) If by final cut off time there is still insufficient funds to reverse ILF, TISS shall automatically grant Lombard facility as per the Intraday/Lombard Credit Facility Agreement terms to cover the ILF shortfall. | Automatic Lombard Facility |
| (4) The Bank shall penalize the participant that has been granted Lombard Facility as provide in Schedule V of these Rules. | Penalty for accessing Lombard |

RULE 9: MINIMUM ACCOUNT BALANCE REQUIREMENTS

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- | | |
|---|---|
| 9.0 (1) Participants shall maintain a minimum balance in their Settlement Account equivalent to SMR regulatory requirement as determined by the Bank from time to time. | Minimum Account balance |
| (2) TISS shall reject or queue any transaction that reduces the minimum balance. | Rejection of payment below minimum balance |
| (3) The Bank shall notify participant of any change to the minimum balance. | Changes on minimum balance |

RULE 10: NET SETTLEMENT BATCHES

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- | | |
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| 10.0 (1) TISS shall facilitate settlement of batch obligations from the payment clearing system against participants' settlement account. | Net settlement batch |
| (2) The participants shall ensure that accounts are sufficiently funded to enable settlement of batch obligations. | Sufficient funds requirement |
| (3) In case of insufficient funds in the account of the participant that has a debit obligation, TISS shall block available funds and all incoming funds to enable settlement of the net settlement batch. | |
| (4) TISS shall impose a cut off time for settlement of batch obligation, and in event of insufficient funds the following shall be performed | Cut off time for settlement of batch obligation |
| (i) invoke the guarantee made by the Card Switch Service Providers and settle the batch at agreed time by each service provider. | |
| (ii) invoke a penalty to the participant's settlement account as per schedule V of these Rules. | |

RULE 11: COMMUNICATION REQUIREMENTS

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- 11.0 Participants shall use SWIFT and Virtual Private Network as the communication media for financial transaction messages and non-financial messages respectively. **SWIFT and VPN as the communication media**

RULE 12: SYSTEM SECURITY

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- 12.0 Participants shall-
- (1) implement security facilities to protect payment instructions by the use of physical and virtual access controls that among others include- **Physical and Virtual access controls**
 - (i) Use of SWIFT,
 - (ii) Use of secured infrastructure,
 - (iii) Documented procedures that enhance security for receiving, initiating and authorising TISS payments,
 - (iv) Any other security measures that the Bank shall impose from time to time.
 - (2) ensure that systems are linked with SWIFT to provide appropriate protection against fraudulent activities. **Participants System's security**
 - (3) conduct security audit bi-annually and report to the Bank. **Systems Audit**
 - (4) keep a record of attempted fraud and events of frauds and report to the appropriate authority within five business days after the knowledge of the event. **Fraud record reporting**
 - (5) cooperate with the appropriate authority or any other participant in investigating and identifying the source of fraudulent transaction or suspicious transaction. **Cooperation in fraud investigation**

RULE 13: BUSINESS CONTINUITY REQUIREMENTS

- 13.0 Participants shall-
- (1) Develop and maintain an effective business continuity management for TISS operations. . **Implementing business continuity management,**
 - (2) Monitor and test business continuity plans at least twice a year and report to the Bank. **Testing and monitoring**
 - (3) Ensure that participation in TISS is not disrupted during testing process.
 - (4) Perform bi-annual self-assessment of the integrity and resilience of internal TISS arrangements as provided in Schedule VI of these Rules. **Self-assessment**
 - (5) Submit names of contact persons to the Bank that shall be updated in Schedule VII to these Rules.
- 13.1 In the event of participant’s technical or operational problems, the participant shall- **Participant invoking business continuity management**
- (1) Invoke business continuity plan without disrupting other participants
 - (2) Notify TISS Help Desk whose contact names appear in Schedule VIII of these Rules...
- 13.2 In the event of TISS’ technical or operational problems other than SWIFT outage, the Bank shall- **Bank invoking business continuity plan**
- (1) Invoke its business continuity plan
 - (2) Notify participants on the enforced business continuity plan using

any available communication channel.

- 13.3 In the event of the Bank's SWIFT outage, the Bank shall-
- (1) Invoke its business continuity plan
 - (2) Consult with SWIFT on the outage
 - (3) Notify participants of the outage using any available communication channel.
- 13.4 In order to ensure the robustness of the TISS business continuity plan, the Bank shall-
- (1) test TISS contingency arrangements annually by operating from backup site;
 - (2) notify all participants of such testing;
 - (3) require all participants to cooperate and participate in the testing process
- Annual Testing of TISS business continuity**

RULE 14: SYSTEM CHANGES AND CHANGE CONTROL

-
- 14.0 The Bank shall perform fixes, changes or enhancements to TISS which are considered necessary to ensure effective operations of the system or additional reasonable requirements.
- Performing fixes, enhancements, or changes to TISS.**
- 14.1 The Bank shall control planned TISS changes, fixes or enhancements as follows-
- Managing fixes, enhancement or changes**
- (1) In case of disruption to participants' payment process, the Bank shall notify participants prior to implementing the planned changes.
 - (2) Test any modifications prior to implementing in a production environment.
 - (3) Require participants to assist in conducting the testing referred in sub-rule (b) above.

- (4) Where appropriate amend these Rules and issue other system documentations.
- 14.2 The Bank may refuse to ratify any change that does not conform with TISS standard configuration requirements. **Refusal of ratifying changes**

RULE 15: FEES, CHARGES AND PENALTIES

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- 15.0 (1) The Bank shall impose fees, charges and penalties to participants as stipulated under schedule V of these Rules as narrated below: **Imposing fees, charges and penalties**
- (i) Annual maintenance fees charged biannually at the beginning of January and July.
 - (ii) Transaction Charges at the beginning of each month.
 - (iii) Penalties for breaching provisions of these Rules.
- (2) Participants shall not impose charges on TISS incoming payments. **Prohibition to charge incoming payments**
- (3) The Bank shall set limit on charges to be imposed by participants for TISS outgoing messages as appearing in Schedule V which shall be reviewed from time to time and updated in the Bank's website. **Limits on outgoing charges**

RULE 16: SUSPENSION OF PROCEDURES

-
- 16.0 (1) The Bank may temporarily waive or suspend a provision of these Rules to accommodate any adverse circumstance that may undermine the operations and stability of TISS and notify participants of the waiver or suspension. **Suspension or waiver of provision of a Rule**
- (2) The Bank shall promptly notify participants on the restoration of the waived or suspended provisions once the adverse circumstances have been resolved. **Notice on restoration of waived rule**

RULE 17: DISPUTE RESOLUTION MECHANISM

-
- | | | |
|------|--|--|
| 17.0 | (1) There shall be a Dispute Resolution Committee for resolving disputes that arise in the course of TISS operations. | Dispute
Resolution
Committee |
| | (2) The composition of the committee shall be of nine senior personnel from participants as follows- | Committee
Composition |
| | (a) Chairperson conversant with TISS nominated from the Bank, | |
| | (b) Vice Chairperson elected from participants | |
| | (c) Seven rotating members from participants | |
| | (d) Secretary appointed from the Bank to act in an ex-officio capacity | |
| | (3) The members of the committee shall serve for periods of two years, save for the Chairperson whose tenure shall be determined by the Bank. | Tenure of
members |
| | (4) The Committee shall meet as and when a dispute is referred to it. The quorum of the committee shall be five members. | Committee
meetings |
| | (5) The decisions of the Committee shall be on the basis of a simple majority vote, with the Chairman having a casting vote. | Basis of
arriving at
decisions |
| 17.1 | (1) Parties shall seek to resolve disputes arising in TISS operations amicably, if they fail, the aggrieved party shall refer the dispute to the Committee in writing to the chairperson with the full description of the matter in dispute. | Referring
disputes to the
Committee |
| | (2) The Committee shall, upon receipt of the notice, meet within seven working days to resolve the dispute. | |
| | (3) The Committee shall, after hearing the matter from both sides, make its ruling and its decision shall be binding on the participants. | Committees
decision
binding |
| 17.2 | (1) The Committee shall reach its decision on the matter within one month after the matter has been set for hearing, unless the | Period of
resolving |

disputants agree to extend the period. **disputes**
(2) Participants in dispute shall continue to perform their obligation **Parties to**
pending the resolution of the dispute. **continue**
performing
TISS
obligations

RULE 18: PUBLIC DOCUMENT

18.0 These Rules are public documents and shall be kept open for public **Public**
inspection at the Bank's website **Document**

RULE 19: AMENDMENTS

19.0 The Bank may amend these Rules and notify participants. **Amending the**
Rules

**SCHEDULE I:
APPLICATION FORM**

—————
(Made under Rule 1.1)
—————

(Name and address of the applicant)

Date

The Director,
National Payment System Directorate,
Bank of Tanzania
P.O. Box 2939,
DAR ES SALAAM

Dear Sir,

RE: Application for Participation in the Tanzania Inter-bank Settlement System (TISS)

Webank ., do hereby apply to become a participant in TISS. In so applying do furnish the following particulars;

S/n	Particulars	Remarks
1	Registration Status with the Bank	
2.	Settlement account at the Bank,	
3	Status of SWIFT connectivity requirements for domestic inter bank settlement system	
4	Webstation(s) with internet connection	
5	Agree to execute the Agreement for Participating in TISS.	

We hereby certify that the representations made and the facts stated in this Application are complete and true to the best of our knowledge and belief, and that we have not omitted any material facts.

We furthermore agree in the event such information or facts contained in this Application are found to be misrepresented the Bank shall nullify the application (if granted).

We shall abide by terms and conditions of the TISS Operating Rules.

Yours Faithfully,

For and on behalf of
the Applicant

Name

Name

Designation.....

Designation.....

Authorised Signatory

Authorised Signatory

Official Stamp/Seal

**SCHEDULE II:
TISS PARTICIPANTS BIC ADDRESSES**

(Made under Rule 3.0)

S/n	Participant	SWIFT BIC LIVE	SWIFT BIC T&T
1	Bank of Tanzania	TANZTZX	TANZTZO
2	Access Bank (T) Ltd	ACTZTZX	ACTZTZO
3	Advance Bank (T) Ltd	ADVBZTZX	ADVBZTZO
4	Akiba Commercial Bank (T) Ltd	AKCOTZTZX	AKCOTZTZO
5	Amana Bank (T) Ltd	AMNNTZTZX	AMNNTZTZO
6	Azania Bank (T) Ltd	AZANTZTZX	AZANTZTZO
7	Bank of Baroda (T) Ltd	BARBTZTZX	BARBTZTZO
8	Barclays Bank (T) Ltd	BARCTZTZX	BARCTZTZO
9	Bank of India (T) Ltd	BKIDTZX	BKIDTZO
10	International Commercial Bank	BKMYTZX	BKMYTZO
11	Bank M Ltd	BNKMTZX	BNKMTZO
12	Bank of Rwanda	BNRWRWRW	BNRWRWR0
13	Commercial Bank of Africa (T) Ltd	CBAFTZX	CBAFTZO
14	Covenant Bank for Women (T) Ltd	CBFWTZX	CBFWTZO
15	Central Bank of Kenya	CBKEKENX	CBKEKEN0
16	China Commercial Bank (T) Ltd	CHLMTZX	CHLMTZO
17	Citibank Tanzania Ltd	CITITZX	CITITZO
18	Canara Bank Tanzania Ltd	CNRBTZX	CNRBTZO
19	CRDB Bank Limited	CORUTZX	CORUTZO
20	Dar es salaam Community Bank Ltd	DASUTZX	DASUTZO
21	Diamond Trust Bank Tanzania Ltd	DTKETZX	DTKETZO
22	Eco Bank (T) Ltd	ECOCTZX	ECOCTZO
23	Efatha Bank (T) Ltd	EFABTZX	EFABTZO
24	Equity Bank (T) Ltd	EQBLTZX	EQBLTZO

25	Bank of Africa (T) Ltd	EUAFTZTZ	EUAFTZT0
26	Exim Bank Ltd	EXTNTZTZ	EXTNTZT0
27	FBME (T) Ltd	FBMETZTZ	FBMETZT0
28	First National Bank (T) Ltd	FIRNTZTX	FIRNTZT0
29	Finca Microfinance Bank Ltd	FNMITZTZ	FNMITZT0
30	African Banking Corporation (T) Ltd	FMBZTZX	FMBZTZT0
31	Habib African Bank Ltd	HABLTZTZ	HABLTZT0
32	I & M Bank (T) Ltd	IMBLTZTZ	IMBLTZT0
33	KCB Bank Ltd	KCBLTZTZ	KCBLTZT0
34	Kilimanjaro Co-operative Bank Ltd	KLMJTZTZ	KLJMTZT0
35	Maendeleo Bank Ltd	MBTLTZTZ	MBTLTZT0
36	Meru Community Bank	MCBNTZTZ	MCBNTZT0
37	Mkombozi Commercial Bank	MKCBTZTZ	MKCBTZT0
38	Mwanga Community Bank	MWCBTZTZ	MWCBTZT0
39	Mwalimu Commercial Bank	MWCOTZTZ	MWCOTZT0
40	National Bank of Commerce Ltd	NLCBTZTX	NLCBTZT0
41	National Microfinance Bank Ltd	NMIBTZTZ	NMIBTZT0
42	People's Bank of Zanzibar	PBZATZTZ	PBZATZT0
43	Stanbic Bank Tanzania Limited	SBICTZTX	SBICTZT0
44	Standard Chartered Bank Ltd	SCBLTZTX	SCBLTZT0
45	NIC Bank Ltd	SFICTZTZ	SFICTZT0
46	Tanzania Investment Bank Ltd	TAINTZTZ	TAINTZT0
47	Tanzania Postal Bank Ltd	TAPBTZTZ	TAPBTZT0
48	Tanzania Revenue Authority	TARATZTZ	TARATZT0
49	Tanzania Women Bank Ltd	TWBLTZTZ	TWBLTZT0
50	Twiga Bancorp Ltd	TWIGTZTZ	TWIGTZT0
51	Uchumi Commercial Bank Ltd	UCCTTZTZ	UCCTTZT0
52	Bank of Uganda	UGBAUGK0	UGBAUGK0
53	United Bank of Africa Ltd	UNBFTZTZ	UNBFTZT0
54	UBL Bank (T) Ltd	UNILTZTZ	UNILTZT0

**SCHEDULE III:
ABORT REASON CODES**

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(Made under Rule 3.3b)
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SWIFT ASSIGNED ABORT CODES

Code	Reason
60	Failed security validation at TISS (MAC/PAC check failed)
61	Failed message format validation at TISS
62	Duplicate Transaction reference (for this date)
70	Invalid Value Date – not equal to current value date
71	Customer Payment Received after Initial Cut-off
72	Payment Received after Cut-off
72	TISS Closed
73	Beneficiary Bank does not exist
74	Bank suspended
80	Payment cancelled from Settlement Queue at your own request
81	Payment unsettled at Final Cut-off

TISS GENERATED ABORT CODES

Code	Reason
01	Message too old (remained undelivered for n days)
02	Too many unsuccessful delivery attempts
03	Destination disabled
04	Operator aborted
05	Message could not be recovered after a major system failure because it was user encrypted
06	Message Type incompatible with SWIFT Gateway mode

11	Message is too old, but was authorized
12	Too many delivery attempts, but message was authorised
13	Destination is disabled, but message was authorised
14	Message is too long, but was authorized
21	Message is too old and was bypassed
22	Too many delivery attempts and the message was bypassed
23	Destination is disabled and message was bypassed
24	Message is too long and was bypassed
32	Message is too old and was not authorized
33	Copy message to the copy service server was aborted
86	Invalid CUG: the CUG found in the field 72 is not compatible with the payment
87	validation errors: the payment contains fields incompatible with the EAPS specifications
88	EAPS Cutoff has been performed already: the payment was received by the RTGS after the EAPS cutoff has been performed
89	Invalid type: the payment type is not supported by the current RTGS or by one of the next RTGS systems that the message should be delivered to
99	Other

**SCHEDULE IV:
TISS CURRENCIES**

(Made under Rule 3.12)

TISS shall process payment denominated in the following currencies:-

For domestic transactions:

- (a) Tanzania Shilings as the Default Currency (TZS)
- (b) United States Dollars (USD)

For Domestic and EAC region transactions:

- (a) Tanzanian Shilling (TZS)
- (b) Kenyan Shillings (KES)
- (c) Uganda Shillings (UGX)
- (d) Rwanda Francs (RWF)
- (e) Burundi Francs (BWF) - Not operational in TISS

These schedule shall be amended from to time current update shall be posted in the Bank's.

**SCHEDULE V:
PENALTIES AND CHARGES**

(Made under Rule 7.2, 8.1 and 15)

(a) Participants Annual subscription fee:

Participants' Annual subscription fee will be TZS 4,000,000

(b) BOT Transaction Processing charges (charges for all transactions shall be in TZS):

Message Category	Channel		Window 1	Window 2	Window 3
			06h00- 12h00	12h00 – 16h00	16h00 – 06h00
All TISS messages	Sending	Real Time	500	750	1,000
		Liquidity Optimization	750	1,000	1,500
	Receiving		NIL	NIL	NIL

(c) TISS Participant's Customer's Transaction Processing charges (charges for all transactions should be in TZS):

Message Category	Process	Maximum amount charged per transaction
All TISS messages	Sending	TZS 10,000
	Receiving	NO CHARGES

(d) Penalties for:-

Event	Penalty
DVP cancellation	TZS 200,000
Rejected Settlement on Real Time (RG) line	TZS 200,000
Rejected Queued Transaction at final cut off time	TZS 200,000
Batch Rejection Penalty fee to the participant who caused the batch to be rejected	TZS 1,000,000
Auto-conversion of ILF to Lombard	TZS 5,000,000
Cancellation due to ICO, FCO, Invalid date, cancelled by user, etc	TZS 50,000
Failure to credit beneficiary's account within two hours	TZS 1,000,000 or 5% of the delayed amount (whichever is higher)
Failure to remit into TISS customer's payment within the stipulated time	TZS 1,000,000 or 5% of the delayed amount (whichever is higher)

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**SCHEDULE VI:
BUSINESS CONTINUITY SELF ASSESSMENT**

(Made under Rule 13.0)

Participant: [.....Name]

Business Continuity Self-Assessment [Biannually]

Biannual returns are to be submitted in January 31st and June 30th

Please respond to the following questions

A. TISS-related fraud

- 1) Has your organisation experienced any TISS-related actual or attempted fraud during the year?
- 2) If so, was this reported to the Bank in accordance with the Rules and Regulations?
- 3) Was the means of the fraud identified and rectified?
- 4) Did the fraud result in any financial loss to your organisation or to its customers?
- 5) If so, is recovery still being sought?

B. Contingency planning and contingency facilities

- 1) Does your organisation have a documented contingency plan for its TISS operations?
- 2) Does the plan satisfactorily cover significant potential contingency scenarios?
- 3) Does your organisation maintain back up computer facilities and/or communications for the SWIFT interface used for TISS communications?
- 4) If your organisation does maintain a backup computer facility, is it at a separate site to your main SWIFT computer facility?
- 5) Are you satisfied that potential business risks have been analysed and addressed?

C. System down time and resilience

- 1) Have your TISS operations been subject to significant or recurring downtime or disruption?

- 2) If so, were these reported to the Bank and recorded in a Contingency Event Log in accordance with the TISS procedures?
- 3) Are you satisfied that your TISS-related systems have sufficient capacity and resilience to service your TISS payment traffic in a timely and safe manner?

Signed for and behalf of

By the duly authorized Signatories

Name

.....

Name

.....

Title.....

Title.....

Signature

Signature

**SCHEDULE VII:
TISS PARTICIPANTS CONTACT PERSONS**

(Made under Rule 13.0)

S/N	Bank Name	Phone General /Direct	Name	Phone
1	ABC	2119303/4	Sabina Gulan	0784-843-926
		2111990	Khadija Issa	
2	AKIBA	2118340/3	Mohammed Mtulia	0754-822-115
		dir. 2138804 / 2138793	Mr Aloo	
			Mr Reale Vicent	
3	AZANIA	2117997/9		
4	CITIBANK	2117575	Edmund Chahe	0714-243-418
		dir. 2117572	Joseph Kihulla	0754-262-693
			Anthony Chamungwana	
			Alex Ngusaru (Treasurer)	
5	CF UNION	2117700/2110212	Sukaina	
			Nurdin	

			Zahoor Ismail	0714-476-933
7	CRDB	2133067	Beatus Segeja (Treasurer)	0754-280-940
		dir. 2119147	Shigongo	0754-535-990
			Abubakari Yusuf	0754-475-354
			Donald	
8	BARODA	2124472/2124464	Reddy	0784-941580
			Amina Abdul (Treasurer)	0784-387964
			Mamlani	0714-408608
6	BARCLAYS	2129381/2129756 ext232	Marwa Maremi	
			Anselim Mrindoko	
		S/Way 2602967 ext 2642	Asha	
			Collins	2129741
			Andrew Kazembe	0784-384-538
8	DIAMOND	2114888/2119737	Gerald Kamugisha	
			Monica	
9	EXIM	2113091 ext 102/106	Saidi (Treasurer)	2125704
		2121129	Alamin Merchant	0754-298-800
			Abdul	
			Freddy	

10	BOA	2110104	Willington Munyaga	0754-763-496
		dir 2115605	Mr. Mchomvu(Treasurer)	
			Salama	
11	FBME	2128000/2128883	Kimath (Treasurer)	0714-260600
			Soval Shauri	0754-865147
		2126000	Daudi Senkondo	
			Mwinyimvua H	0714 473632
12	HABIB	2111107-9	Mwamshindo Karanja	0714-217935
13	KCB	2115387/2115390	Aziz Chacha	0754-517124
		212607	Pascal	
14	NBC	2116529/2112244	Richard Kombole	0754-210348
		2111970	Mr. Mziya	0786-000065
15	NMB	2124056	Maduhu	0754-860027
16	STANBIC	2139624/2112195	Turuka	0754-617555
		2666430	Shumbusho	
			Eric Jackson	0754-858844
17	STANCHART	2122160	Hellen Kessy	

18	UBA	2130113/2130121	Athumani Korongo	0784-711700
19	ICB	2134989/2111178	Pritesh Bakrania	0714-778844
			Felista	
20	PBZ	024-2231118/9	Juma Abbas	0757-420004
		024-2236861		
21	NIC		Dilkesh Vasram	0714-475282
			Dennis Kejo	0784-8261964
			Timoth Mapigano	0754-023404
22	TIB	2110508	Kasamalola Swalala	0754-278431
			Bryson Mwangi	0754-555374
			Rosemary Bgoya	0714-552032
			Karoli Shayo	0784-35373
23	TRA	2119639	Happiness Nkya	0784-783192
		21388756	Mtanda M.A	0784-260050
		2119591/4	Emmanuel Foya	0714-514239

			Mosses Ndile	0754-367318
24	Montran Corp		Mircea	+40723270283
25	UBL	Salma Mrisho		0713 537013 0754 537013
26	MOF	Mrs.Jane Mollel		0754 838626
27.	Finca Microfinance	Nolasco		0768790202

These schedule shall be amended from time to time and the current update shall be posted in the Bank's Website

**SCHEDULE VIII:
HELP DESK CONTACT PERSONS**

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(Made under Rule 13.1)
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S/n	Institution	Contact Person	Contact Details
<u>1</u>	<u>Bank of Tanzania (NPS)</u>	<u>Filbert F. Sumaye</u>	<u>+255 22 223 5438</u> ffsumaye@bot.go.tz
<u>2</u>	<u>Bank of Tanzania (NPS)</u>	<u>Stephen Mahendeka</u>	<u>+255 22 223 5446</u> smahendeka@bot.go.tz
<u>3</u>	<u>Bank of Tanzania (NPS)</u>	<u>Henry George</u>	<u>+255 22 223 5142</u> hpgeorge@bot.go.tz

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