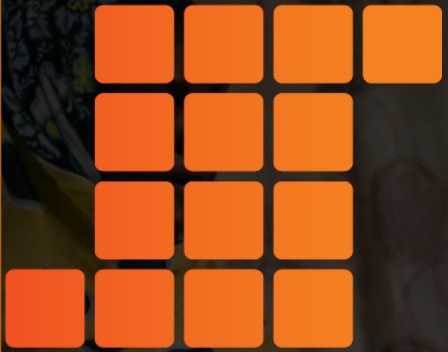


# TCIB

TRANSACTIONS CLEARED ON AN IMMEDIATE BASIS

CREATING A FINANCIALLY INCLUSIVE  
SADC ECONOMY





“Ignoring technological change in a financial system based upon technology is like a mouse starving to death because someone moved their cheese.”

*Chris Skinner*

*Bestselling author of Digital Bank, ValueWeb and Digital Human*



# CONTENTS

[www.bankservafrica.com](http://www.bankservafrica.com)

**01 /** Leveraging BankservAfrica

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**04 /** TCIB Scheme Membership





BANKSERVAFRICA

# LEVERAGING BANKSERVAFRICA

01

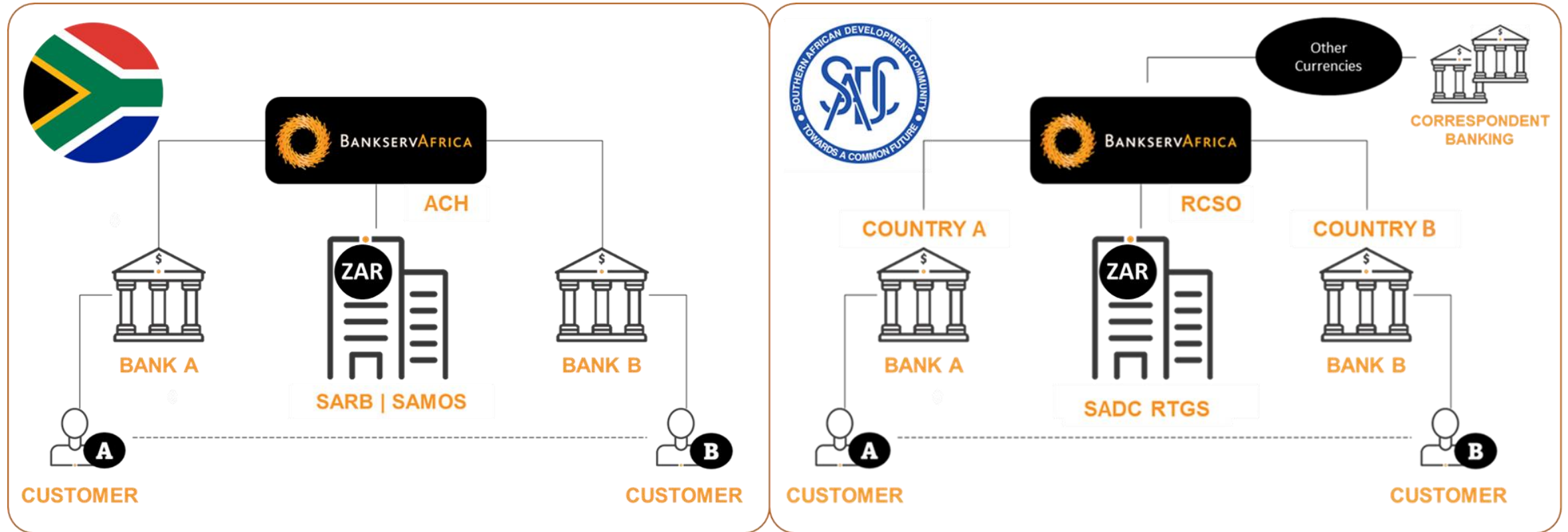


# TCIB LEVERAGING BANKSERVAFRICA



## SA DOMESTIC ACH AND SADC RCSO INFRASTRUCTURE AND KNOW-HOW

- 49 years in operation
- Proving services to customers across 18 countries
- 420 employees
- 3.6 billion transactions processed per year







BANKSERVAFRICA

# SERVING THE SADC REGION

02



# TCIB SERVING THE SADC REGION

## SADC REGIONAL FINANCIAL DEVELOPMENT STRATEGY



- **TCIB Payments Scheme** is SADC Banking Association and BankservAfrica's joint **response** to the **SADC CCBG's ask** for a Low Value Cross Border Payments Solution to **increase Financial Inclusion** and **Economic Growth** in the region.
- TCIB offers immediacy of payment, lower remittance cost base and distribution coverage to **migrate** the informal remittance market from Cash to **Digital Financial Services** and ultimately **Economic Growth**.
- TCIB offers the platform to build products and services on that not only address **Regional Financial Development objectives** but also that of **economic growth** for SADC and the extended Regional Economic Community in Africa.
- TCIB serves the **regulatory and operational needs of various stakeholders** that range from Regulators, Banks, Non-Banks and Jurisdictional Committees regionally.





# ADDING VALUE FOR THE SADC REGION

03

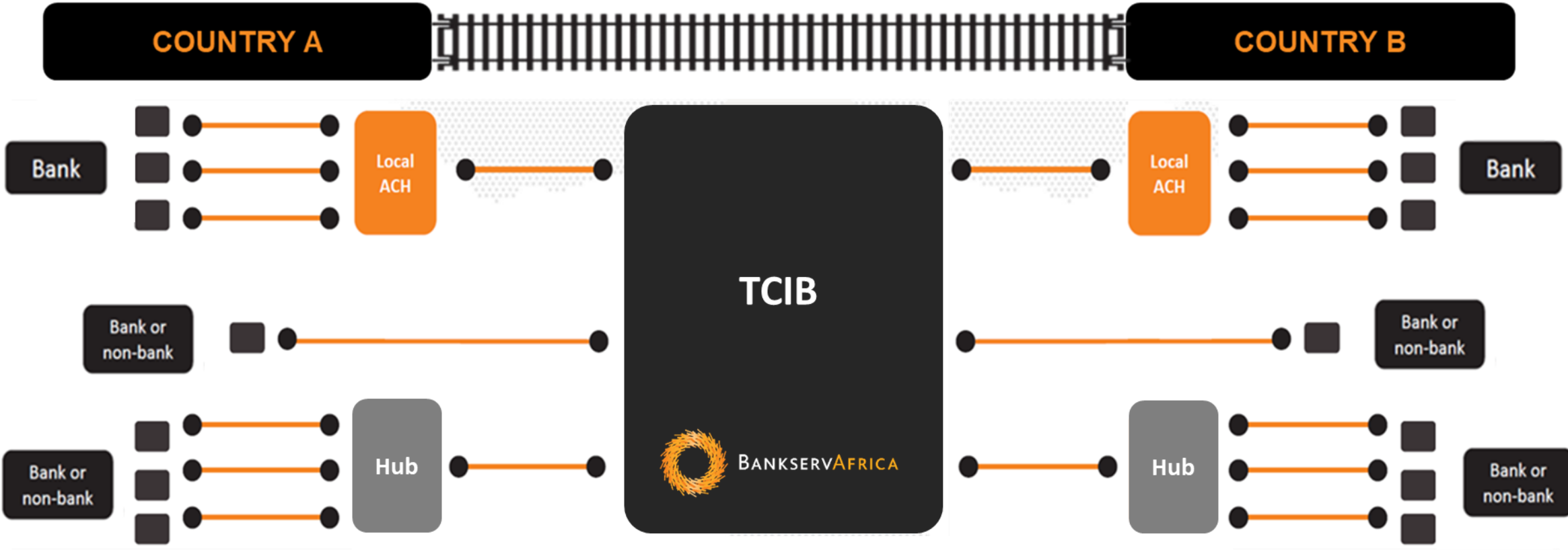




# TCIB OFFERING AN INTEROPERABLE NETWORK



FLEXIBLE AND INTEROPERABLE INTEGRATION ...



# EXTENDED SERVICES THROUGH TCIB

## HOW WE ADD VALUE



### NOW

Real-time transaction clearing

Master-data management

OPS monitoring and reporting

Back-end batch processing

Settlement

MIS (Manual)

Billing (Manual)

### SHORT-TERM

Connectivity (alternatives to VPN)

Data translation / integration

Account verification and KYC processing

Sanction screening enablement

Transactional fraud mitigation and analysis

### MEDIUM-TERM

Fraud management

Track and trace

Multi-proxy account management

Swift InterAct

Request-to-pay





# TCIB SCHEME MEMBERSHIP

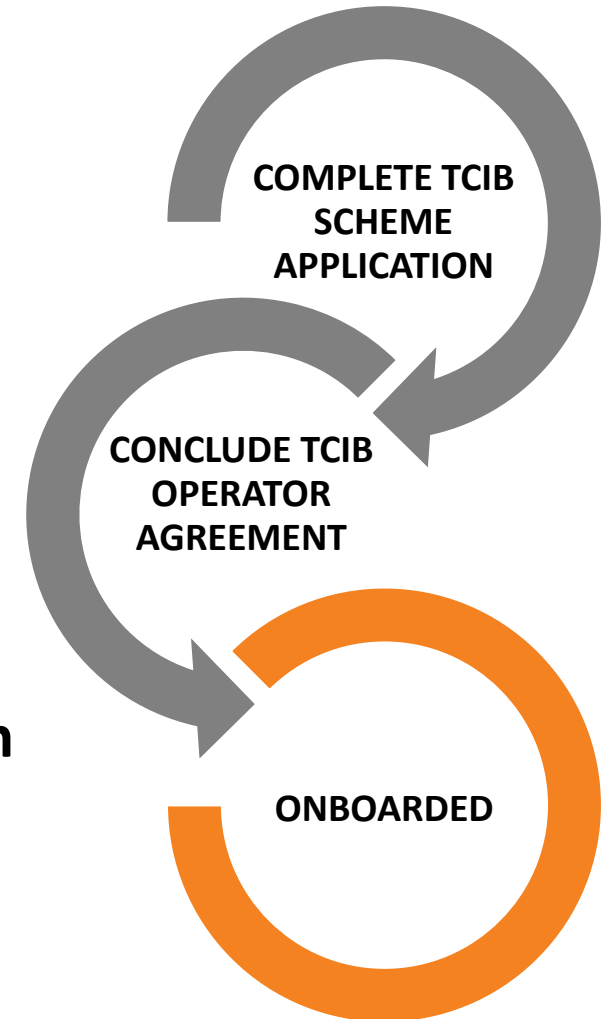
04



# ONBOARDING AND FEES

## SCHEME MEMBERSHIP AND SCHEME PARTICIPATION...

- **ANNUAL MEMBERSHIP FEE: \$500.00 per year**
- **ANNUAL PARTICIPATION FEE: \$2500.00 per year**
- **MONTHLY TRANSACTION FEE: \$0.10 per processed transaction**





# SCHEME TAKE-ON AND PRODUCTION CERTIFICATION

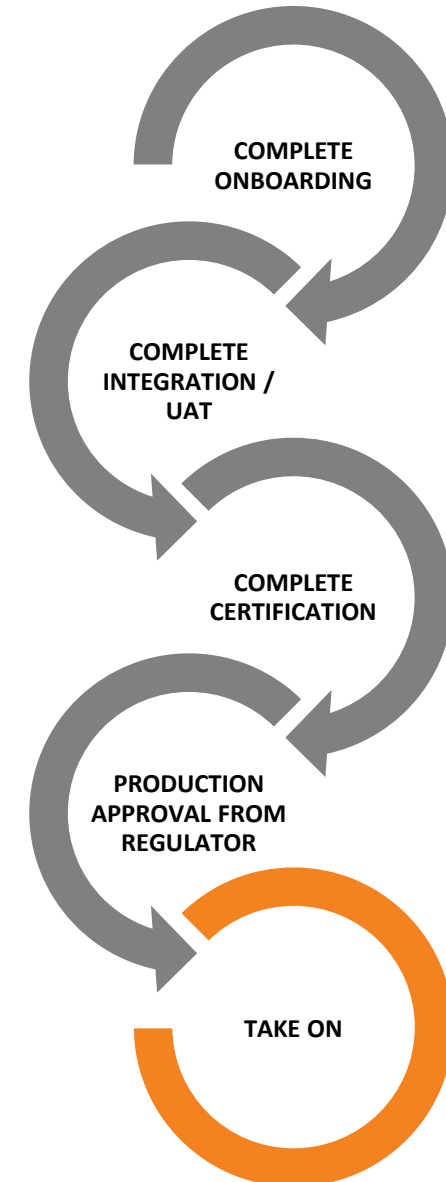
## AGILE PROJECT

### OPERATIONAL READINESS ASSESMENT

- Pre-Production VPN configuration done and tested
- DR VPN configuration done and tested
- Participant able to receive / collect and process Settlement Notifications
- Participant able to collect mark-off / transaction log files/s by currency
- Participant able to reconcile mark-off / transaction log file/s to daily settlement by currency
- Successful configuration of secure delivery process (RSA Token) in pre-production certification environment
- Master Data Management configuration received, inserted and signed-off
- Participant able to collect MDM file from web portal for use in pre-production systems
- Participant successfully failed over between Production and DR
- Escalation procedures in place

### TRANSACTIONAL PROCESSING AS A SENDER / RECEIVER

- Send / Receive a Payment Instruction (per currency) - PACS.008
- Send / Receive a Payment Return (per currency) – PACS.004
- Send a STATUS MESSAGE
- Create and process required ACK and NACK MESSAGES
- Handle exception processing i.e. TIMEOUTS





BANKSERVAFRICA

# THANK YOU

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