

# **UGANDA NATIONAL INTER-BANK SETTLEMENT SYSTEM (UNISS) RULES AND PROCEDURES**



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# 1 PRELIMINARY PROVISIONS

- 1.1 *These Rules and Procedures may be cited as the "UGANDA NATIONAL INTER-BANK SETTLEMENT SYSTEM (UNISS) Rules and Procedures".*
- 1.2 *These Rules and Procedures shall apply and will be binding to all UNISS participants who have signed the UNISS Participation Agreement.*
- 1.3 *The purpose and objective of these Rules and Procedures is to provide a framework for governing settlement of funds between the participants in UNISS.*
- 1.4 *UNISS is a System that transfers funds between banks and authorized Non-Bank Financial Institutions in Uganda and in the East African region on a gross basis in real time. Settlement in UNISS is final and irrevocable.*
- 1.5 *In these Rules and Procedures unless the context requires otherwise:-*

**"Account"** means settlement account maintained by a participant with the Bank.

**"Account Transfer"** means an accounting entry that debits one account and credits another within UNISS.

**"Abort Reason Code"** means a SWIFT or UNISS assigned code for instructions that have been aborted or rejected.

**"Agreement for participating in UNISS"** refers to the agreement for participating in UNISS executed by participants with the Bank.

**"Bank"** means the Bank of Uganda or Central Bank.

**"Business Day"** means a day on which participant Financial Institutions and the Bank are open for general banking business in Uganda and on which UNISS is operating to process Payment Instructions and Account Transfers.

**"Clearing House"** means the Kampala Clearing House.

**"Closed User Group (CUG)"** means service user group which the Bank establishes to provide settlement services, with the Bank acting as the CUG Administrator. Closed User Group must be SWIFT members, signatories to the Agreement for Participating in UNISS and be approved by the Bank.

**"Contingency event"** means any event that disrupts or has the potential to disrupt the normal exchange and settlement of transactions in UNISS. Five main potential types of Contingency event are envisaged:

- Individual Participant contingency event

- SWIFT contingency event
- UNISS SWIFT Gateway contingency event
- UNISS Central System contingency event
- Other contingency events.

Each type of event is dealt with in section 13 herein.

**"Court"** means a Ugandan court of competent jurisdiction.

**"Dispute"** means a disagreement or difference between the Bank and a Participant(s) or between two or more Participants, arising out of, or in any way connected to the use and /or the operations of UNISS.

**"Financial institution"** has the meaning ascribed to the Financial Institutions Act 2004 as amended.

**"Funds settlement Value Day (FSVD)"** is the time period from when UNISS opens for funds settlement until it closes for the day.

**"Gridlock resolution"** means the process of unblocking the backlogs or standstill of queued payments.

**"Liquidity Optimizing Mechanism (LOM)"** means settlement is only made for items that can be covered by existing balances and those whose payment exceeds the account balance are queued until the account is funded or rejected at end of day if funds are not available.

**"Minimum Account Balance"** means the minimum level of balance required in the settlement account of each participant, which is set by the Bank from time to time.

**"Net Settlement Instruction"** means an Account Transfer involving multiple debits and credits, initiated by a Net Settlement System to settle net obligations arising from the conduct of a payment or securities clearing system as described in these Rules and procedures.

**"Net Settlement System"** means a funds transfer system whose settlement operations are completed on a bilateral or multilateral net basis.

**"Notifiable Event"** means, in respect of the Participant that:

- a) Its making a general assignment for the benefit of, or entering into a reorganisation, arrangement or composition with, its creditors; or
- b) Its admitting whether in writing or otherwise its inability to pay its debts as they become due from its own money; or
- c) Its seeking, consenting to or acquiescing in the appointment of any trustee, administrator, receiver or liquidator or analogous officer of it or any material part of its property; or
- d) The presentation or filing of an application in respect of it:

- (i) In any court or before any agency alleging or for its bankruptcy, winding up or liquidation (or any analogous proceeding) unless it can be demonstrated by the Participant to be vexatious or that it is otherwise unlikely to result in the liquidation of the Participant, in either case within a period of time to be specified by the Bank;
- (ii) Seeking any reorganisation, arrangement, composition, readjustment, administration, liquidation, dissolution or similar relief, under any present or future statute, law or regulation, such application (except in the case of an application for liquidation or any analogous proceeding) not having been stayed or dismissed within 30 days of its filing; or
- (iii) The appointment of a receiver, administrator, liquidator or trustee or analogous officer of it over all or any material part of its property;
- e) The appointment of a Manager / Receiver under the Financial Institutions Act or the Companies Act.
- f) The occurrence of any event having a substantially similar effect to any of the events specified in (a) to (e) above under the law of any applicable jurisdiction.
- g) A system failure that renders the Participant unable to send payment messages through the UNISS
- h) If the Participant has good reason to doubt its authority or ability to continue to make payments or send payment messages through UNISS.

**“Operating Schedule”** is a sequence of pre-defined events and windows during which funds settlement and other settlement-related processes take place during a funds settlement value day (FSVD).

**"Participant" or "Participants"** means a Financial Institution or institution approved by the Bank to participate in UNISS in accordance to section 2.2 herein.

**"Payment Instruction"** means, in respect to a Participant, an instruction to debit its Account and credit the account of another Participant received via the SWIFT network.

**"Real-Time Gross Settlement"** means the processing and settlement of payment obligations in real time on a gross basis.

**"Real Time Mechanism (RTM)"** means that a participant releases a payment instruction for immediate settlement without having to queue.

**"Rules and Procedures"** means these Rules and Procedures and standards adopted by the Bank from time to time, which govern the operation of the UNISS and the conduct of inter-bank Settlement.

**"Settlement"** means, in respect of a Payment Instruction or Account Transfer, the successful posting for value of debits and credits to the relevant Accounts for the amounts stated in the Payment Instruction or Account Transfer.

**"Settlement account"** means an account maintained by a participant with the Bank, over which account transfers will be processed.

**"Settlement cycle"** means the period between two moments in time within a calendar day commencing with the moment from when the UNISS system is open for settlement, until it is closed for settlement for the particular value date;

**"Settlement failure"** means, in relation to a participant; failure by such a participant to fulfill its settlement obligation to one or more participants within a reasonable time after exhausting all means of raising liquidity as determined by the Settlement Provider but in any event by no later than the end of the settlement cycle during which that instruction was due, and in respect of which the Bank has declared a settlement failure;

**"Settlement obligation"** means an indebtedness that is owed by one participant to another resulting either from a single payment instruction processed and submitted for settlement on a gross basis, or from multiple payment instructions originating from an approved payment clearing arrangements;

**"Settlement Provider"** means the Bank, in its role as settlement authority, providing settlement services to the participants as contemplated in UNISS participation agreement;

**"SWIFT"** means Society for Worldwide Inter-bank Financial Telecommunications.

**"SWIFT Network"** means the telecommunications network and services provided by SWIFT to individual Participants and the Bank.

**"System Fault"** means a malfunction or error in UNISS such that the System is unable to perform the functions it is required to perform for the time being.

**"System Service Provider"** means the Bank as an Operator of the UNISS rendering such services as stipulated in these Rules and Procedures.

**"UNISS"** means the Uganda National Inter-Bank Settlement System

**"UNISS Settlement System Dispute Resolution Committee"** shall be a committee established by the participants to arbitrate in case of a dispute.

**"Valid Instruction"** means an instruction received by UNISS, which is:

- from a source approved by the Participant and or
- in a form that provides the Bank with a clear instruction to transact.

1.6 These Rules and Procedures describe how participants interact at business level with each other and the Bank. Separate documentation describes how the UNISS and SWIFT systems support these interactions at the operator level. Participants should make reference to the following

associated documentation as necessary;

- SWIFT FIN Copy Service Description
- SWIFT User Handbooks
- UNISS Participant User Manuals.

1.7 If a provision of these Rules and Procedures is inconsistent with the Agreement for Participating in UNISS, the provision of these Rules and Procedures shall prevail.

1.8 If a provision of these Rules and Procedures is inconsistent with any mandatory requirements of SWIFT, the SWIFT requirement shall prevail to the extent of that inconsistency.

#### 1.9 Interpretation

In these Rules and Procedures:

- a) Words importing one gender include the other gender;
- b) The plural number includes the singular and vice versa;
- c) References to clauses and schedules are references to clauses and schedules in these Rules and Procedures, as they may be amended from time to time in accordance with these Rules and Procedures;
- d) Headings are inserted for convenience of reference and do not alter the interpretation of these Rules and Procedures;
- e) A reference to any legislation includes any statutory regulations, rules, orders or instruments made or issued pursuant to that legislation and any amendments to, re-enactment of, or replacement of that legislation.

1.10 **Governing Law:** The Laws of Uganda shall govern these Rules and Procedures and their performance.

## **2 PARTICIPATION PROCEDURES**

### **2.1 Roles of the Bank:**

The UNISS system is owned and operated by the Bank. This notwithstanding, the Bank is also a participant in UNISS.

### **2.2 Eligibility Requirements:**

Participation in the UNISS is open to a financial institution or any Entity/Institution approved by the Bank, provided it meets all the eligibility criteria and conditions provided in the subsections

(a) to (e) of this section or as may otherwise be prescribed by the Bank from time to time;-

- a) It has a settlement account(s) at the Bank in operational currencies,
- b) It meets the SWIFT connectivity requirements for Real Time Gross Settlement System,
- c) It has in the opinion of the Bank, appropriate technical capacity, including adequate contingency arrangements to enable it to participate in the UNISS without hindering the UNISS's smooth operations,
- d) It shall demonstrate and undertake to ensure that in the event of a problem with its system it shall be able to resume payment processing through the system within a period of five (5) working days, and
- e) It shall execute, undertake and agree to be irrevocably bound by the terms and conditions of the Agreement for Participating in UNISS and these Rules and Procedures.

### **2.3 Admission to UNISS:**

- a) An applicant seeking admission to participate in UNISS shall be required to apply to the Bank for admission in the prescribed form in Schedule A of these Rules and Procedures.
- b) The Bank shall analyse the application by considering the eligibility criteria provided in section 2.2 above.

### **2.4 Acceptance or Rejection of Admission:**

- a) The Bank may accept or reject an application provided that before a rejection is made the Bank informs the applicant its intention to reject and has given the applicant reasonable opportunity to amend its application where necessary and must revert to the applicant within thirty (30) days of the receipt of an application with an appropriate response.



- b) If an application is accepted;
  - i) the applicant shall be required to execute the Agreement for UNISS participation agreeing to be irrevocably bound by it and these Rules and Procedures,
  - ii) the Bank shall provide an implementation schedule that will include among others; users' training and exchange of SWIFT keys.
  - iii) the applicant shall pay the applicable Fees and Charges as stipulated in Schedule E of these Rules and Procedures, and as it shall be specified and determined by the Bank from time to time, and
  - iv) the Bank shall notify all UNISS participants.
  
- c) The Bank may delay the admission date of the applicant until it is satisfied that all provisions under subsection (b) above have been fully complied with.

### **3 WITHDRAWAL AND SUSPENSION FROM PARTICIPATION**

#### **3.1 Withdrawal from participation:**

UNISS participant may withdraw from participation in UNISS in such manner and upon such terms as the Bank shall permit or require, provided that a thirty (30) days' notice of intention to withdrawal shall be submitted to the Bank.

#### **3.2 Suspension by the Bank from UNISS:**

The Bank may suspend a participant in UNISS upon occurrence of any of the following;

- a) The failure of the participant to comply with any of the provisions of these Rules and Procedures,
- b) The Participant fails to have SWIFT connectivity for seven (07) days that causes it not to be able to communicate with UNISS
- c) The failure of the participant to effect payment through the UNISS for six (6) consecutive months
- d) The participant breaches a provision of the Agreement to Participate in UNISS
- e) In the Bank's opinion, the participation in UNISS is likely to:
  - i) Cause unacceptable risk to the UNISS, to the Bank, to other participants or to the National Payments System as a whole; or
  - ii) Cause a system fault or otherwise hinder the satisfactory functioning of the UNISS

#### **3.3 Automatic Suspension:**

The Participant shall be automatically suspended from the UNISS;

- a) If in the provision of the Financial Institutions Act, and any other subsequent amendments thereto;
  - i) The Participant's License is revoked, or
  - ii) The Participant is directed to suspend all its banking business, or
  - iii) The Participant has been granted the approval by the Bank for voluntary liquidation,  
or
- b) If in terms of any other Acts, Order, Ruling or Event;
  - (i) The Participant's license/registration is revoked,
  - (ii) The Participant is placed under receivership or liquidation;
  - (iii) The participant is making a general assignment for the benefit of, or entering into a re-organisation arrangement or composition with its creditors;

- (iv) The participant is admitting in writing its inability to pay its debts as they become due;
- (v) The presentation or filing of an application in respect of it in any court or before any agency alleging or for its bankruptcy, winding up or liquidation (or any analogous proceeding) unless it can be demonstrated by the participant to be vexatious or that it is otherwise unlikely to result in the liquidation of the participant, in either case within a period of time to be specified by the Bank;

### **3.4 Notification by the Bank**

The Bank shall notify all other Participants in UNISS as soon as practicable following such suspension or withdrawal.

### **3.5 Notification by the participant**

The Participant shall immediately upon the occurrence, or threatened occurrence, of a Notifiable Event (as defined in section 1.5 above) notify the Bank and shall;

- a) Ensure that no further Payment Instructions are submitted to the UNISS and
- b) Inform the Bank on the steps (if any) it is taking to ensure that it continues to have the authority and ability to issue Payment Instructions.

3.6 In the event a Participant is suspended it shall not participate in UNISS in any way whatsoever, except to the extent that the Bank permits it to do so.

3.7 The withdrawal or suspension of a participant shall not entitle the Participant to a refund of any fee it has paid in terms of these Rules and Procedures or the Agreement for participating in UNISS.

## **4 OPERATING SCHEDULE**

### **4.1 Operating day and hours of UNISS:**

The Bank shall operate UNISS on a fixed schedule from Monday through Friday except on public holidays for purposes of sending payments and settlement instructions according to the UNISS operating schedule described in Schedule D.

### **4.2 Changes to UNISS operating hours and sessions:**

The operating schedule is fixed and all participants shall adhere to it. The schedule will only change in very exceptional circumstances particularly due to an occurrence of an adverse circumstance or a need for ad hoc adjustments. Such changes would be made to deal with these

unforeseen contingencies, in so doing the Bank shall extend or reduce the operating schedule and sessions at its sole discretion. Any changes of the operating schedule shall be notified to the participants.

#### **4.3 Requests by participants for an extension**

Requests by participants for an extension of the operating schedule or session may be considered at the discretion of the Bank and will attract a Charge as stipulated in Schedule E of these rules and procedures.

## **5 ROUTING OF PAYMENTS**

### **5.1 Routing of Payments via SWIFT-BIC**

For the purpose of routing of payments in UNISS each Participant shall be required to have a single SWIFT Business Identifier Code (BIC) on which all UNISS payments shall be routed to.

### **5.2 Payment Details**

- a) Payment instructions to a participant must be precisely sent to the address of the concerned participant identifying intended beneficiaries using account name, number and address.
- b) Participants must include a unique reference number in all UNISS payment instructions. This reference number combined with the amount and the receiver SWIFT BIC must be unique within the business day for the sending Participant.
- c) All Payment Instructions shall include purpose of the payment.
- d) Payment instructions shall include details of the ordering customer name and address.
- e) Payment Instructions should have a date format acceptable to SWIFT.

### **5.3 Currencies in UNISS**

- a) UNISS domestic transactions shall be denominated in Uganda shillings (UGX), Kenya shillings (KES) or US dollars (USD), Great Britain Pound sterling (GBP), Euros (EUR), RWF, TZS and any other currency as advised by the Bank.
- b) UNISS under East African Payment System (EAPS) module for cross border transactions shall be denominated in Uganda shillings (UGX), Kenya shillings (KES), Tanzania shillings (TZS), Rwanda Francs (RWF) and any other East African currency as advised by the Bank.
- c) For COMESA Regional Payment and Settlement System (REPSS) transactions shall be denominated in USD and EUR.

#### 5.4 Cancellation/Recall/Refunds

- a) A sending participant may withdraw a queued payment instruction from its settlement queue.
- b) A participant may request return of a payment from a receiving party by using formal means of communication giving reason(s).
- c) A return payment shall be initiated as a new instruction. The return instruction shall contain related reference number being the reference number of the original instruction and clearly indicated "*Return Payment*" in the field for purpose of payment.
- d) Any costs or claims arising thereof shall be dealt with by the participants outside these Regulations and Procedure
- e) A Financial Institutions that receives an MT102 and has a problem with one payment must NOT reject the whole message but only return the payment with the problem and apply the other payments in the message.

#### 5.5 Determining Fate of a Payment

- a) All participants' RTGS transactions shall be via STP (Straight Through Processing) by implementing interfaces between RTGS and the participants' core Banking Application.
- b) Any unapplied payments must be returned on the same funds settlement value date but not later than two (2) hours after UNISS enters the next funds settlement value date.
- c) Any costs or claims arising thereof shall be dealt with by the participants outside these Rules and Procedures.

## 6 FINALITY AND IRREVOCABILITY OF PAYMENT

Payment instructions in UNISS are deemed to be final and irrevocable once the sending participant's account is debited and the receiving participant is credited with the amount specified in the payment instruction.

## 7 INTRADAY LIQUIDITY FACILITIES

### 7.1 Intraday Facility

- a) The Bank shall extend Intraday Liquidity Facility (ILF) to all participants at no charge to assist them meet their intraday liquidity requirements under UNISS. The ILF must be fully secured by Treasury Bills.
  - b) A participant shall apply to the Bank for ILF specifying the security to be used as collateral.
  - c) The valuation of the pledged collateral shall be based on the most recent market rates and at a haircut of 2% or as determined by the Bank from time to time.
  - d) Additional liquidity may be sourced during the period between Initial Cut-off and Final Cut-off by borrowing from the Bank or from inter-bank market.
  - e) If by final cut off time there are still insufficient funds to fully refund the ILF, UNISS shall automatically treat the transaction as a permanent trade and ownership transferred to BOU at a valuation in (c) above.
  - f) A penalty shall be levied to a participant who fails to settle its obligations arising out of the ILF as indicated in Schedule E.
- g) All requests or enquiries regarding provision of Intraday Liquidity Facility by Participants should be addressed to:

The Director,  
National Payment Systems Department,  
Bank of Uganda,  
Plot 37/45 Kampala Road,  
P.O Box 7120,  
KAMPALA  
Email: jokello@bou.or.ug

## 8 MINIMUM BALANCE REQUIREMENTS

### 8.1 Account minimum balance

- a) The Bank may require each Participant to maintain its Settlement Account(s) above the current zero minimum balance.
- b) The minimum balance shall be enforced by UNISS, that is, a transaction that would reduce the balance below the minimum shall be rejected and a penalty levied for insufficient funds as per Schedule E.

8.2 The Bank shall notify a Participant of any change to its minimum balance.

## 9 NET SETTLEMENT INSTRUCTIONS (Bilateral settlement)

### 9.1 Net Batch Settlement

- a) A Net Settlement Instruction (NSI) is an Account Transfer involving multiple debits and credits, initiated by the Net Settlement Systems to settle net obligations arising from the conduct of a payment clearing system, for instance cheque clearing or Point of Sale (POS) clearing.
- b) The Bank may introduce additional net settlements at its discretion.

### 9.2 Conduct of Net Settlements over UNISS Accounts

- a) The Kampala Automated Clearing House (ACH) cheque and EFT clearing settlement shall be entered into UNISS through the RTM where the instructions will be queued/diarized if there are no sufficient funds in the participant's settlement account.
- b) On completion of the settlement of the Net Settlement Instruction, UNISS shall generate MT900 and MT910 debit and credit advices to those Participants that have opted to receive these message types.
- c) On settlement failure, UNISS shall generate MT097 to ACH and the participant(s) causing the settlement failure shall be charged a penalty as set out in schedule E.

### 9.3 Funds availability and effect on Net Settlement Instructions

Participants shall ensure that there are sufficient funds in their account to allow immediate processing of the Net Settlement Instructions.

#### 9.4 **Rejection after Cut-off time**

UNISS shall not accept Net Settlement Instructions after Window 3.

## 10 OTHER TRANSACTIONS INPUT

### 10.1 **Other transactions input**

- a) The Bank at its discretion shall enter debit and credit transactions that shall be reflected in the Participant's settlement account.
- b) Such transactions stipulated in subsection (a) above may include, but are not limited to, transactions arising from:
  - Maturity of Treasury Bills and Treasury Bonds
  - Shortages and Excesses of Currency deposits
  - Advance /overnight lending
  - Charges and Fees
  - Interest charges on loan advances to the Financial Institutions
  - Penalties

## 11 SWIFT SERVICES

### 11.1 **Provision of FIN Y-Copy services**

The Bank shall enter into a contract with SWIFT for the provision of FIN Y-Copy services to support the settlement of UNISS payment instructions exchanged between Participants.

### 11.2 **Closed User Group (CUG) Administration**

- a) The FIN Y-Copy service uses the facilities of the FIN messaging service, which it enhances by copying selected information to the Bank for settlement authorization. This Store-Copy-Authorise-Forward facility requires that all Participants be members of the UNISS Closed User Group (CUG).
- b) The Bank shall administer the FIN Y-Copy service, including the determination of the membership of the CUG, the message types to be supported by the UNISS CUG and various other aspects of the FIN Y-Copy service.
- c) SWIFT is responsible for implementing the Bank's FIN Y-Copy requirements.



### 11.3 Approval prior to submitting any requests to SWIFT

A Participant shall seek Bank approval prior to submitting any requests to SWIFT for any amendment to its SWIFT identity or capabilities that may impact on its participation in the UNISS CUG.

### 11.4 Unique Bank Identifier Code (BIC)

- a) Each Participant must maintain a single current Bank Identifier Code (BIC) for use in UNISS.
- b) Participants who maintain multiple identities in SWIFT for related or subsidiary entities may only nominate one BIC as a destination for UNISS payments.
- c) Bank Identifier Codes of UNISS Participants are shown in Schedule B.

### 11.5 UNISS Service Identifier Code

- a) A sending Participant must include a three character Service Identifier Code in an outgoing SWIFT payment message for it to be intercepted and copied by the SWIFT Y-Copy service.
- b) The Service Identifier Code (placed in Field 103 of the user header) for UNISS is UIS.

### 11.6 Accepted Message Types in UNISS

- a) The following SWIFT Message types will be available for use in the UNISS CUG.

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

- b) Message formats are contained in the SWIFT User Handbook.
- c) MT202 is used for the exchange of bank-to-bank payment instructions.

### 11.7 UNISS Settlement Messages

- a) The FIN Y-Copy service uses the following message types to carry out the settlement leg of the process.

MT096	FIN Copy to Central Institution Message
MT097	FIN Copy Message Authorisation/Refusal Notification from central institution

- b) The incoming payment message shall be intercepted, copied and stored pending receipt of a positive or negative response from UNISS.

The Y-Copy service operates in partial-copy mode, in which only some information is included in the MT096 sent to UNISS for settlement processing. The following extra Fields are included in the MT096 to UNISS.

Message Type	Field Tags to be Copied
MT 102	20, 32A, 50A, 50K, 59, 59A 72
MT 103	20, 32A, 50A, 50K 59 59A 72
MT 202	20, 21, 32A, 58A, 58D, 72

- c) The Header and Trailer data shall also be copied.
- d) UNISS shall process the MT096 and respond to FIN Y-Copy with an MT097. The MT097 shall either authorise or reject the MT096 request for settlement depending on the outcome of UNISS testing processes.
- e) A positive MT097 authorisation response from UNISS shall contain the following settlement-related information;
  - i) Timestamp of settlement completion, and
  - ii) UNISS transaction reference number.
- f) FIN Y-Copy shall forward the successfully settled payment instruction to the receiving Participant with these details contained in the header block of the message.

### 11.8 Abort Notification Code

If UNISS rejects the payment instruction, a negative MT097 rejection response shall be returned to FIN Y-Copy. UNISS shall append a two-digit code to Field 432 of the MT097. This Abort Notification Code describes the reason for the rejection of the settlement request by UNISS.

### 11.9 Reason for rejection

- a) If FIN Y-Copy is unable to complete processing of a payment instruction, it shall send an Abort Notification (MT019) to the sending Participant, advising the reason for the rejection.
- b) Reasons for rejection shall be assigned a two-digit Abort Reason Code, which shall appear in Field 432 of the Abort Notification (MT019). The Abort Reason Code may be assigned by SWIFT or UNISS depending on the reason and point in the process at which rejection occurred.

11.10 The tables below list SWIFT and UNISS assigned Abort Reason Codes.

**Table 1: SWIFT Assigned Codes**

Code	Reason
01	Message too old (remained undelivered for 5 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 Terminal mode
11	Message is too old, but was authorized
12	Too many delivery attempts, but message was authorized
13	Destination is disabled, but message was authorized
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
99	Other

**Table 2: UNISS Generated Abort Codes**

- Rejection Codes – Any syntactic or semantic error detected during the processing of an EAPS transaction will be reported back to the original sender using the tag 432 of the response MT097 message and on tag 72 of the automatically generated reversal transaction.
  - /XBE/<4 character code>

Where:

XBE is the field name

<4 character code> is the error code as per the agreed list below:

1	0001	Generic parsing error: indicates a missing required field, a wrong option for a certain tag, etc.
2	0002	Invalid next CUG: indicates that the CUG code provided in field 72 is invalid or is not compatible with the currency and the rest
3	10xx	This contains the error code reported in the last MT097 message returned by the RTGS system that rejected the message back to the

The error codes which can be present in tag 432 of the MT097 response message (and which are then propagated to the original sender in field 72 using error code option 3 from above) are:

1	0061	Invalid instruction
2	0062	Validation error/s occurred
3	0063	Insufficient funds
4	0086	Invalid CUG: the CUG found in the field 72 is not compatible with the payment
5	0087	validation errors: the payment contains fields incompatible with the EAPS specifications
6	0088	EAPS Cut
7	0089	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

11.11 On receipt of a positive MT097 Authorisation response from UNISS, the FIN Y-Copy has the capacity to send a Sender Notification (MT012) to the sending Participant. Sender Notification (MT012) is an optional FIN Y-Copy service and this notification is only sent to the sender on request.

#### 11.12 SWIFT Charges and reverse billing

- a) SWIFT shall charge each Participant directly for messaging costs associated with FIN Y-Copy treatment of payment instructions initiated by that Participant. SWIFT determines these charges.
- b) Messages initiated by UNISS to Participants shall also be charged to Participants by SWIFT under a "reverse billing" arrangement, although SWIFT charges are normally levied against the sender of a SWIFT message. Messages subject to reverse billing shall be limited to those described in section 11.13 below;

#### 11.13 Other SWIFT messages used by UNISS

- a) The following non-value message types may be generated by UNISS and sent to participants;

Non-Value	Message	UNISS Treatment
MT900	Confirmation of Debit	Used by UNISS to provide advice to Participants of Account Transfers. Receipt is optional.
MT910	Confirmation of Credit	Used by UNISS to provide advice to Participants of Account Transfers. Receipt is optional
MT950	Statement Message	Generated at end-of-day to provide account statement information to Participant. Receipt is optional.
MT999	Free Format	Used by Bank for sending messages to individual or multiple Participants, e.g. Broadcast announcement or warnings.

- b) For the optional message shown in the table above, each participant shall advise the Bank which message it want to receive. UNISS shall not issue these messages unless Participants have requested them.

## **12 SECURITY OF UNISS OPERATIONS**

### **12.1 Responsibility for ensuring integrity of transactions, data and user access**

Both SWIFT and UNISS provide security facilities to protect data, payments in transit, and to control user access. Participants are responsible for ensuring the integrity of transactions, data and user access within their own organisations.

### **12.2 Breach of Security**

Any actual or suspected breach of security must be reported to the UNISS Help Desk immediately.

- a) SWIFT security and control arrangements are described in the SWIFT FIN Copy Service Description and in the FIN Security Guide of the SWIFT User Handbook.
- b) Participants shall ensure that all payment messages passed through UNISS must be double-authenticated, by utilizing the SWIFT Standard FIN messages which use an authentication mechanism based upon Relationship Management Application (RMA) between the sender and receiver.
- c) The UNISS Business Identifier Code (BIC) address must be used by Participants for RMA with UNISS. The UNISS BIC address is contained in Schedule B - Business Identifier Codes.

### **12.3 UNISS Webstation Security**

- a) Participants shall use the Web Interface to access UNISS through a Virtual Private Network (VPN). The Web Browsers, whether attached to proxy servers or directly attached to the network shall support the enquiry and functions of UNISS. Line encryption shall be provided over the link between the Participant Web Browser(s) and the Bank.
- b) Logon to UNISS by a Web Browser shall require the use of two-factor authentication (Secure RSA Token), which shall establish a secure dialogue with the UNISS server at the Bank site. UNISS shall have facilities to generate keys and connect with the Web browser.

- c) UNISS shall provide access security with User-IDs, passwords and functionality limitations that may be controlled by the appropriate authority in each Participant organisation. It is the responsibility of each Participant to establish and enforce appropriate user access and authorities within their organisation.
- d) For the purposes of maintaining standardisation and consistency, the Bank will acquire and distribute secure RSA Tokens on behalf of participants.
- e) Upon delivery of the RSA Tokens, each Participant shall appropriately reimburse the Bank in relation to their requirement(s) as stated in Schedule E.
- f) Upon expiry of the RSA tokens, the Bank shall issue replacement.

#### 12.4 **Periodic Self-assessment**

- a) Participants shall perform a periodic self-assessment of the integrity and resilience of their own internal UNISS arrangements. This self-assessment shall cover such issues as;
  - i) physical site security
  - ii) system problems and downtime
  - iii) occurrences of fraud
  - iv) adequacy of throughput capacity
  - v) adequacy of contingency arrangements and facilities.
- b) The self-assessment report signed by two authorised signatories shall be submitted to the Bank biannually covering the periods January – June and July – December and should be submitted by 15<sup>th</sup> day of the following period.

## 13 BUSINESS CONTINUITY PLAN

13.1 A Participant shall undertake to develop and maintain an effective and practical business continuity plan in order to ensure the effective continuity of its participation in UNISS.

13.2 Each Participant shall nominate a first contact for responding to enquiries or exchanging information in the event of processing problems; and a second contact to act in case of the unavailability of the first contact point. A list of Contacts is shown at Schedule C.

13.3 An inability to access the Central System using the UNISS Web Interface facility for the purposes of enquiry and non-value message exchange shall only constitute a Contingency Event where such an inability effectively prevents the exchange and settlement of payments.

### 13.4 Notice to UNISS Help Desk in case of Technical/Operational problems

- a) If a Participant experiences any technical or operational problems that prevent it from processing payments and other UNISS-related messages, it shall inform the UNISS Help Desk within 15 minutes of becoming aware of the problem.
- b) Participants must immediately notify the UNISS Help Desk of any change in their situation.
- c) The Bank may notify other Participants at its discretion where the problem appears likely to be protracted or potentially disruptive to the overall operation of the system, for instance, close to end-of-day Cut-off.
- d) Each Participant shall make its own judgment as to whether to continue to send payments in favour of the Participant with problems.
- e) A participant may request the Bank for permission to use its UNISS facilities at its site to effect urgent payments.
  - i. The participant shall inform the UNISS Help Desk of the need to use BOU facility. The request should include the names of staff who will process the payments.
  - ii. The request should be made by use of an official letter or e-mail.
  - iii. The UNISS Help Desk shall process clearance for the Participants` staff mentioned in (i) above.
  - iv. On arrival Participants` staff shall obtain clearance from Security and will be allowed to access the facility. After use they will sign the register.

### **13.5 Individual Participant Contingency Event**

- a) If a Participant is experiencing problems that result in it being able to receive but not to send payments, for instance, a back office system rather than a SWIFT Gateway failure, it shall continue to allow receipt of payments to its SWIFT Gateway.
- b) In the event of an outage in a Participant's SWIFT Gateway interface, UNISS shall continue to process any MT096 settlement requests already held or subsequently received from SWIFT. Settled payments in favour of the Participant and other messages shall accumulate in SWIFT pending re-establishment of communications with SWIFT.
- c) It shall be the obligation of each Participant to re-establish its SWIFT Gateway connection.

### **13.6 SWIFT Contingency Event**

- a) In the event of prolonged SWIFT outage, the Bank shall communicate with Participants via the Emergency Contacts contained in Schedule C and via the UNISS Help Desk email.
- b) The Bank shall invoke Business continuity arrangements and announce this via an appropriate medium of communication to Emergency Contact points as well as broadcasting it via the UNISS Help Desk email in the event it forms the view, following consultation with SWIFT and the Participants, that;
  - i) SWIFT shall not be able to restore communication for the rest of that operating day; and
  - ii) Participants have a critical mass of transactions that cannot be completed by alternate means or deferred to the next business day; and
  - iii) it shall be operationally feasible to invoke business continuity arrangements in time remaining for that business day.

### **13.7 UNISS SWIFT Gateway Contingency Event**

- a) In the event of a prolonged outage in UNISS SWIFT Gateway, the Bank shall consult and communicate with Participants using the Emergency Contacts at Schedule C and UNISS Help desk email.

The Bank shall invoke Business continuity arrangements and announce this via an appropriate medium of communication to Emergency Contact points as well as broadcasting it via the UNISS Help Desk email in the event that it forms the view, following consultation with Participants, that;

- i) it shall not be able to restore communications for the rest of that operating day; and



- ii) that Participants' have a critical mass of transactions that cannot be completed by alternate means or deferred to the next business day; and
  - iii) it shall be operationally feasible to invoke business continuity arrangements
- b) SWIFT-based operations cannot be reinstated for a business day once business continuity processing has been invoked.

### 13.8 UNISS Central System Contingency Event

- a) UNISS Central System contingency event occurs when UNISS is unable to process transactions to Participant's accounts. The outage shall be in the UNISS application itself rather than in its SWIFT interface.
- b) If the contingency event involves both the UNISS-SWIFT Gateway and the UNISS Central System, it shall be treated according to the procedures set out in this section.
- c) In the event of a prolonged outage in the UNISS Central System, the Bank shall consult and communicate with Participants using the Emergency Contacts in Schedule C.
- d) In the event that the Bank forms the view that it shall not be able to restore UNISS operations for the rest of that operating day, the Bank shall submit an emergency request to SWIFT by Authenticated Telephone Call (as per C2.3 and P8 of the FIN Copy Service Description) requesting SWIFT to amend the UNISS CUG operating mode to "Closed". This could take up to 45 minutes from authentication of the emergency call. Once transferred to "Closed" mode SWIFT shall abort any further payment instructions submitted by Participants with an MT019 Abort Notification.
- e) In the event of a UNISS Application contingency, participants shall use alternate means of payment exchange, for instance normal SWIFT- FIN Services, bank cheques, bilateral exchanges.

### 13.9 Maintenance of written records

Each participant shall maintain a written record of all contingency events and system issues list. The record shall;

- a) include details of date, time, nature of issue, action taken to rectify and time of rectification,
- b) be reviewed by the Bank on monthly basis.
- c) be copied and such copies are to be forwarded to the UNISS Help Desk designated Office (refer to section 15.3(b) hereunder) within two working days of the end of each calendar month. A template for recording this information is set out at Schedule G.

### **13.10 Testing of contingency Arrangements**

- a) The Bank shall test the UNISS contingency arrangements at least annually. All Participants are required to cooperate and participate in this process.
- b) Participants may arrange, as necessary, with the Bank for conduct of their own contingency arrangement tests. As a minimum, the Bank should be advised of any testing that could affect a Participant's ability to participate in the system.

### **13.11 Transition to UNISS Business Resumption Site**

- a) In the event that it is deemed necessary to move UNISS operations to the Bank's Business Resumption site/facilities, Participants shall be advised of any action that needs to be taken.
- b) It is intended that the transition to the Bank's Business Resumption site shall be largely transparent to Participants. Participants shall need to establish a new Logon session from their Web station(s) to the Bank's Business Resumption site.

### **13.12 Transferring to the Business Resumption Site**

In the event that a participant needs to move to its Business Resumption site for any reason during the day, it should be able to do this without impacting the other Participants or the Bank. It should, however, notify the Bank of its intention to transfer and also of its successful transfer.

## 14 SYSTEM ADMINISTRATION AND USER ASSISTANCE

### 14.1 User Assistance

- a) Participants shall get in touch with the UNISS Help Desk to assist them with their UNISS needs and any service difficulties encountered.
- b) The UNISS Help Desk shall be available during working hours of the Business Day.
- c) Help Desk Contact details are as follows;

UNISS Help Desk

Bank of Uganda

Plot 37/45 Kampala Road,

P.O Box 7120

Email: [UNISS\\_Helpdesk@bou.or.ug](mailto:UNISS_Helpdesk@bou.or.ug)

### 14.2 System Administration

- a) Each Participant's CEO shall formerly nominate a primary and secondary RTGS Chief Security Officer (CSO) with responsibility to request and receive UNIS System SecurID Tokens and distribute them among the Institution's Users after security clearance. The Institution will submit to the Director, National Payments Systems Department, a CSO registration form duly completed with the two CSO's passport size photographs (taken not less than three(3) months before the date of registration), CSOs' employee ids, Contact details, designations, signatures and authorization from the institution's Chief Operations Officer(COO) and Chief Executive Officer(CEO). In addition, the CSO will send an online copy of the completed CSO registration form to [uniss\\_helpdesk@bou.or.ug](mailto:uniss_helpdesk@bou.or.ug). Refer to the sample CSO registration form in Schedule H.
- b) Each Participant's CSO will complete and submit an officially endorsed copy of a UNIS System SecurID Token order form, confirmed by the institutions COO to Bank of Uganda. In addition, the CSO will send an online copy of the completed form to [uniss\\_helpdesk@bou.or.ug](mailto:uniss_helpdesk@bou.or.ug). Refer to the sample UNIS System SecurID Token Order form in Schedule I. Bank of Uganda shall retain the original copy of this form while the participant will keep a photocopy of the same. Token order processing will take a minimum of one (1) day before the ordering institution acquires the tokens.
- c) Each Participant's CSO shall formerly forward credentials of the RTGS users to Bank of Uganda to the Director, National Payment Systems Department. The credentials shall consist of employee Id number, first name, middle name, last name, and user rights (e.g. Capturer, Authorizer, and Application Administrator). In addition, the CSO will send an online copy of the completed form to [uniss\\_helpdesk@bou.or.ug](mailto:uniss_helpdesk@bou.or.ug). Refer to the sample User Registration form

in Schedule C, to be filled in duplicate. Bank of Uganda shall retain the original copy of the completed form while the participant will retain the duplicate.

- d) Bank of Uganda shall notify each participant's CSO when the tokens are ready for collection. The CSO shall, in person, collect the UNIS System SecurID tokens from Bank of Uganda. Upon receiving the UNIS System SecurID Tokens, the Chief Security Officer shall sign against the received tokens. In addition, the CSO will send an online copy of the completed form to [uniss\\_helpdesk@bou.or.ug](mailto:uniss_helpdesk@bou.or.ug). Refer to the UNIS System SecurID Token Receipt form in the Appendix: Schedule J.
- e) In case a user is no longer valid and there is need for reassignment of his/her token, the Domain CSO will officially submit a formal request to the Director, National Payments Systems Department, BOU with the following information:
- (i) The reason for reassignment
  - (ii) A SecurID Token distribution form that indicates details of the token (i.e. Token serial number and expiry date), the previous token holder, the new token holder and their signatures

In addition, the CSO will send an online copy of the request to [uniss\\_helpdesk@bou.or.ug](mailto:uniss_helpdesk@bou.or.ug).

BOU will then deactivate the previous token holder and activate the new token holder.

- f) BOU shall initiate the token activation process as soon as the Domain CSO has submitted a valid token distribution form to the Director, National Payments Systems Department.

## 15 SYSTEM CHANGES AND CHANGE CONTROL

### 15.1 Fixes, changes and enhancements to UNISS.

- a) The Bank may perform any fixes, changes or enhancements to the UNISS that the Bank considers necessary to:
- (i) ensure the UNISS continues to perform as designed; or
  - (ii) meet any additional reasonable requirements ; or
  - (iii) enhance the functionality of the UNISS.
- b) The Bank shall control planned UNISS changes according to the following guidelines;
- i) the Bank shall issue notices and instructions to Participants prior to implementation of planned system changes,
  - ii) accompanying amendments to the Rules and Procedures and other system documentation shall be issued where appropriate,

- iii) any modifications shall be run in a test environment prior to implementation in a production environment. Participants shall be required to assist the Bank in conducting this test.

### **15.2 Changes to SWIFT Standards**

The Bank shall review SWIFT advance information on upcoming SWIFT applications and standards. The Bank shall determine whether an upcoming change is likely to impact on UNISS operations. The Bank shall notify the Participants of these changes and advise what action shall be taken by Participants. Participants shall implement any SWIFT changes that impact on the operations of UNISS.

### **15.3 Changes in Communication links for UNISS**

- a) Any proposed change to the operating environment of the UNISS Web Interface or changes to the UNISS telecommunications links at Participant sites shall require prior approval of the Bank before implementation.
- b) The Bank may, at its discretion, refuse to ratify any change that does not conform to UNISS standard configuration requirements.

## **16 FEES, CHARGES, AND PENALTIES**

### **16.1 Fees, Charges and Penalties**

- a) In accordance with the Agreement for Participating in UNISS, the Bank shall calculate fees and charge these to Participants' accounts. Charging shall be undertaken at the end of each day.
- b) Notwithstanding the forgoing, the Bank shall charge the participants upon occurrence of an event that requires penalty in the use of UNISS services, as per Schedule E of these Rules and Procedures
- c) The Bank shall review the fees, charges and penalties from time to time by giving a prior notice to the participants.

## **17 AMENDMENTS AND SUSPENSION OF UNISS PROCEDURES**

### **17.1 Amendment of UNISS Rules and Procedures**

The Bank may, at its sole discretion, amend the UNISS Rules and Procedures provided that;

- a) Participants are notified of any such amendment(s) in advance of its taking effect so as to allow reasonable time for the amendment (if any is required) of the participant's internal systems and procedures; and

- b) the Bank makes a reasonable effort to consult Participants in respect of any procedural change likely to impact on each Participant's systems and internal procedures.

## 17.2 Suspension of UNISS Rules and Procedures

- a) The Bank may suspend the UNISS Procedures in whole or part in circumstances where continued operation of the Procedures would undermine the operation and stability of the system
- b) During the suspension of UNISS Procedures, operations will be conducted as determined by the Bank following reasonable consultation with the participants.
- c) The Bank shall restore operation of the UNISS Procedures as soon as practicable under immediate notice to the participants

## 18 CONFIDENTIALITY

18.1 Subject to these rules, the Bank, and every participant must;

- a) Apply the normal rules of bankers' confidentiality and other relevant bodies to all payment messages sent through the system; and
- b) Keep confidential all aspects of the System's operation the disclosure of which might facilitate fraud or endanger the security of the System and must ensure that their employees, consultants and agents take all reasonable care to maintain that confidentiality.

18.2 The Bank, may disclose or publish: -

- a) Aggregate or summary data on payment messages sent through the system; and
- b) Educational and descriptive information about the System.

18.3 Participants may discuss and exchange information with other participants regarding any aspect of the operation or administration of the System.

18.4 These rules should not be construed as to contravene any Ugandan Laws.

## 19 DISPUTE RESOLUTION

### 19.1 Dispute resolution

- a) The participant that considers a dispute has arisen must send a notice to the other party setting out full description of the matters in dispute.
- b) The participants are required to settle any dispute between themselves amicably.

- c) If the participants fail to settle a dispute amicably the dispute shall be referred to a dispute resolution process as provided in section 19.3.
- i) In the event of a dispute arising between the Bank as the UNISS Operator and a participant in respect of any changes to a service, the UNISS Dispute Resolution Committee referred to in section (19.2) below shall refer the dispute for arbitration.
- ii) In the case of any dispute or difference arising between the parties hereto with regard to the construction of these Rules and Procedures or the rights, duties or obligations of either party hereunder or any matter arising out of or concerning such rights, duties or obligations, or any other dispute or matter, including any dispute in respect to and including the termination of the Agreement to Participate in UNISS, save for a dispute in respect of payment of monies due, such dispute shall be referred to the **UNISS Dispute Resolution Committee**.

#### 19.2 UNISS Dispute Resolution Committee

- (a) The Committee once established shall form its own rules in accordance with the Arbitration Act for the time being in force in Uganda. The decision of the Committee shall be binding on the parties.
- (b) The UNISS Dispute Resolution Committee shall comprise of ten (10) members made up as follows:
- (i) Two members from the Bank and;
- (ii) Eight rotating members, appointed by participants. For purpose of continuity four new members shall be appointed each year;
- (c) A Secretary shall be appointed among the members to act for a period of one year.
- (d) The Chairman of the Committee shall be a member from the Bank conversant with the UNISS system;
- (e) The vice chairman shall be elected annually among the members;
- (f) A committee member shall cease to be, if the participant he/she represents ceases to be a participant of UNISS.
- (g) The Committee meetings shall be held at least twice a year or at any time as deemed necessary and the minutes thereof submitted to the members of the Committee. The quorum of the committee shall be five members and a representative from the Bank.
- (h) The decisions of the Committee shall be on the basis of a simple majority vote, with the Chairman having a casting vote
- (i) The Committee shall be charged with the responsibility of arbitrating disputes arising between participants in their participation in UNISS with regard to their rights, duties or obligations

provided in these Rules and Regulations including any dispute in respect of and termination of the Agreement to Participate in UNISS.

### 19.3 Hearing and Determination of Disputes

- a) An aggrieved participant shall after trying to solve the dispute as contemplated in section 19.1 above and having not received any redress by the other party, submit its grievance in a written statement addressed to the Committee Chairman. The written statement shall narrate the facts accompanied with evidence of the dispute pointing to the violation of a right or obligation as provided in these Rules and Procedures or Agreement to participate in UNISS. The Statement shall state under which provision of the Rules and Procedures the participant is seeking arbitration.
- b) The Chairman of the Committee shall, in liaison with the participants in dispute, within ten business days determine the gravity of the issue and decide whether the issue requires to be raised at an extraordinary meeting of the Committee or if the case can be deferred until a regular Committee Meeting is held.
- c) The grievances shall be discussed at a Committee meeting at which time the participants in dispute shall attend to present their case and answer questions relating to the grievance that may be posed by the Committee. The Committee after hearing the case from both sides shall make a ruling of the matter. The ruling of the Committee shall be binding on the participants.
- d) Notwithstanding the foregoing in any Committee meeting of solving a dispute, if the accused participant is a member of the Committee he shall absent himself from the session, save where the accused participant is the Bank.
- e) The Committee shall reach its decision in the matter within one month after the matter has been heard, unless the participants agree to an extension of that period.
- f) The decision of the Committee in terms of subsection (c) shall be final and binding on the parties.
- g) The arbitration referred in clause 19.1.c (i) shall be held as a matter of urgency, at a time and place decided on by the duly appointed arbitrator, with a view to being completed within 14 (fourteen) days after the appointment of the arbitrator.
- h) The Bank as the UNISS operator and not as a participant shall arbitrate on disputes in respect of payment of monies due.
- i) Pending the resolution of the dispute, the participants shall continue to perform all their obligations in participation in UNISS.



- j) Without prejudice to the generality of the foregoing, a participant shall not be entitled to withdraw its participation in UNISS pursuant to a dispute with another UNISS Participant.

## **20 PUBLIC DOCUMENT**

These Rules and Procedures are public documents and shall be kept open for public inspection at the offices of the Bank and the head offices of every participant.