



مصرف لبنان
BANQUE DU LIBAN

تعميم أساسي للمصارف رقم ١٣٠ موجه أيضاً للمؤسسات المالية

نودعكم ريبطاً نسخة عن القرار الاساسي رقم ١١٥٩٧ تاريخ ٢٠١٣/١١/٦ المتعلق
بنظام الدفع بالتجزئة (BDL-CLEAR).

بيروت في ٦ تشرين الثاني ٢٠١٣
حاكم مصرف لبنان
رياض توفيق سلامه



مصرف لبنان
BANQUE DU LIBAN

قرار أساسي رقم ١١٥٩٧ نظام الدفع بالتجزئة (BDL-CLEAR)

إن حاكم مصرف لبنان،
بناءً على قانون النقد والتسليف لا سيما المادة ٧٠ منه،
وبناءً على القانون رقم ١٣٣ تاريخ ١٠/٢٦/١٩٩٩ المتعلق بمهام مصرف لبنان،
وفي إطار إستراتيجية مصرف لبنان لتطوير أنظمة الدفع في لبنان بشكل يتوافق مع المعايير
الدولية،
وبعد اطلاق نظام التسوية الاجمالية الفوري لدى مصرف لبنان (BDL-RTGS) بنجاح،
وبعد ان تم انشاء نظام الدفع بالتجزئة (BDL-CLEAR) لدى مصرف لبنان،
وبناءً على قرار المجلس المركزي لمصرف لبنان المتخذ في جلسته المنعقدة
بتاريخ ٢٠١٣/١٠/٣٠،

يقرر ما يأتي:

المادة الاولى: يقوم مصرف لبنان بادرارة وبتشغيل وبالاشراف على نظام الدفع بالتجزئة

(BDL-CLEAR) للمقاصة الالكترونية للمدفوعات المحلية والمسمى في ما بعد

"النظام" الذي يتضمن الخدمات التالية:

- ١- مقاصة الشكات (Cheques Clearing).
- ٢- أوامر التحصيل العائدة لمصرف لبنان (BDL Collection).
- ٣- أوامر التحويل المباشر (Credit Transfers).
- ٤- أوامر التحويل العائدة لمصرف لبنان (BDL Credit Transfers).
- ٥- أوامر التحصيل المباشر (Direct Debits).
- ٦- مقاصة البطاقات (Cards Clearing).

المادة الثانية: على جميع المصارف والمؤسسات المالية المشتركة في هذا "النظام"، الالتزام بـ "الأصول والقواعد" المرفقة بهذا القرار.

المادة الثالثة: يبدأ العمل بالخدمات التي يقدمها "النظام" وفقاً للجدول التالي:

٢٠١٣/١١/١٦	مقاصة الشكات وأوامر التحصيل العائدة لمصرف لبنان. Cheques Clearing Stream and BDL Collection Stream
٢٠١٣/١٢/٢	أوامر التحويل المباشر وأوامر التحويل العائدة لمصرف لبنان Credit transfer Stream and BDL Credit transfer Stream
٢٠١٣/١٢/١٦	أوامر التحصيل المباشر Direct Debit Stream
٢٠١٤/١/١٣	مقاصة البطاقات Cards Clearing

المادة الرابعة: يقوم "النظام" بتقديم خدماته كل يوم عمل كما هو مبين في الجدول التالي:

من الساعة ٨،٠٠ صباحاً لغاية الساعة ٣،٣٠ من بعد الظهر	ايام الاثنين والثلاثاء والاربعاء والخميس
من الساعة ٨،٠٠ صباحاً لغاية الساعة ١٢،٣٠ من بعد الظهر	يوم الجمعة
من الساعة ٨،٠٠ صباحاً لغاية الساعة ١٢،٠٠ ظهراً	يوم السبت

المادة الخامسة: تحدد المصاريف والاشتراكات والعمولات والضمانات التي تستوفى لقاء الاشتراك في "النظام" واستخدامه، بقرار يصدر عن حاكم مصرف لبنان.

المادة السادسة: يستمر العمل بنظام غرفة المقاصة المعمول به قبل صدور هذا القرار، لا سيما لجهة تقديم الاسطوانات والبيانات، بشكل متزامن مع تطبيق هذا "النظام" وذلك لفترة اسبوعين من تاريخ بدء العمل به.

المادة السابعة: تلغى جميع مواد التعاميم والقرارات السابقة التي تتعارض مع احكام هذا القرار ومع "الأصول والقواعد" المرفقة به.

المادة الثامنة: يعمل بهذا القرار فور صدوره.

المادة التاسعة: ينشر هذا القرار في الجريدة الرسمية.

بيروت في ٦ تشرين الثاني ٢٠١٣

حاكم مصرف لبنان

رياض توفيق سلامه

NATIONAL PAYMENT SYSTEM

Retail Payment System "BDL-CLEAR"

Rules and Procedures

Attached to BDL Basic Decision No.11597 dated 6/11/2013

‘BDL-CLEAR’ Rules and Procedures

1. Scope and role of the BDL

1.1. This document includes the rules and procedures of the domestic retail payment system established at BDL under the name of ‘BDL-CLEAR’.

1.2. The BDL shall own, operate, and oversee the ‘BDL-CLEAR’ and shall ensure that the Participants abide by these rules and procedures and the applicable BDL regulations.

1.3. The ‘BDL-CLEAR’ is an automated retail payment system used to clear different types of payment instruments as described herein.

1.4. These rules and procedures shall govern the operations of the Participants in the ‘BDL-CLEAR’. Any Participant failing to abide by these rules and procedures shall be subject to applicable sanctions as defined in the Code of Money and Credit and the BDL regulations. Any loss related to fraud, operational misconduct or dishonesty by a Participant is borne by such Participant.

2. Definitions

2.1.

Acronym/Term	Definition
ATM Switches	means the entities listed in Appendix [N-1] that are licensed by the BDL for the clearing of local ATM transactions made by means of payment cards issued locally.
ATM Switch Member	means the member participating in any of the ATM Switches, including banks, financial institutions, and any entity licensed to issue payment cards or establish and/or operate ATMs.
Business Day	means any day whereby BDL is open for business.



'BDL-CLEAR' Rules and Procedures

Acronym/Term	Definition
'BDL-CLEAR' Administrator	means the user who maintains the master file data in the BDL-CLEAR, as well as the system parameters, being variables that govern the latter system and that are used to configure the 'BDL-CLEAR' according to local business and technical requirements.
Cancel	means a command to the 'BDL-CLEAR' to remove an Uploaded payment or collection instruction(s) that is not yet settled or processed.
CLEAR Participants Interface Specifications	means the document that will provide the Participants with all the details and specificities of the BDL-CLEAR.
Clearing Stream(s)	means each or all of the Cheque Clearing, Credit Transfer, Direct Debit, BDL Credit Transfer, Payment Cards, and BDL Collection streams.
Clear Web-Client	means the web application whereby Participants interact with 'BDL-CLEAR' in order to utilize the functions available in the 'BDL-CLEAR' as indicated in these rules and procedures.
Decline	means a command refusing to pay an instruction already submitted to the 'BDL-CLEAR'.
Gross Total Vs Group Algorithm	means the clearing algorithm used to calculate the balance that will be settled in the BDL-RTGS system whereby two FSI's are created per Participant– one for the total obligation of the latter towards each of the other Participants and one for the total obligation of each of the Participants towards this Participant.
Multilateral-Net Algorithm	means the clearing algorithm used to calculate the net balance that will be settled in the BDL-RTGS system whereby only one, either credit or debit, FSI is created per Participant.
Participant	means a participant in any or all of the Clearing Streams.
Reverse Decline	means a command to remove or declare a Decline as null and void.
"T"	means a Business Day whereby a payment instrument is presented for clearing within the 'BDL-CLEAR'.
Upload	means the procedure for sending electronically, by means of a file, a payment or collection instruction(s) to the 'BDL-CLEAR' for processing.

‘BDL-CLEAR’ Rules and Procedures

2.2. The terms used in this document that are not defined herein shall have the meanings prescribed in the ‘BDL-RTGS’ Rules and Procedures attached to Basic Decision No. 11081 dated June 27, 2012 (Basic Circular Number 127).

3. Membership, Connectivity and Technical Requirements

3.1. Membership participation in each Clearing Stream shall be as prescribed in Section 4 below. A Participant in any or all of the Clearing Streams of the ‘BDL-Clear’ must be a participant in the ‘BDL-RTGS’.

3.2. Notwithstanding section 3.1, Participants shall have the right to appoint another Participant as agent for Uploading, Canceling, Declining, and/or Reverse Declining payment instructions. The settlement of the payment instruction shall mandatorily take place through the BDL-RTGS on the Settlement Account of the principal Participant not that of the agent Participant.

3.3. The BDL shall have full authority to suspend a Participant from any or all of the Clearing Streams of the ‘BDL-CLEAR’, temporarily or permanently, if (i) the Participant license is revoked; (ii) the Participant fails to comply with these rules and procedures; or (iii) when BDL deems appropriate, subject to the Governor’s written approval.

3.4. All Participants shall have relevant systems, procedures and trained staff in order to meet the requirements and criteria set by the BDL for the participation in the ‘BDL-CLEAR’.

3.5. The technical requirements for participating in the ‘BDL-CLEAR’ shall be provided by the BDL. Each institution shall complete the ‘BDL-CLEAR’ mandatory business cases and test scenarios as provided by the BDL prior to becoming a participant in any or all of the Clearing Streams.

'BDL-CLEAR' Rules and Procedures

3.6. The primary connection to the 'BDL-CLEAR' is via the Swift Network.

3.7. The submitted files to the 'BDL-CLEAR' shall be based on the layout specified in the "CLEAR Participants Interface Specifications" that are provided by BDL to all Participants.

3.8. Any instruction submitted to the 'BDL-CLEAR' shall include an "end-to-end" reference as specified in Appendix A.

3.9. SITI shall be used to access the 'BDL-CLEAR' solely in case of any failure in the SWIFT Network or SWIFT connectivity at the level of the Participant. In such cases, it will be the responsibility of the Participant to duly notify the BDL of the contingency situation.

3.10. Any Participant in any of the Clearing Streams of the 'BDL-CLEAR' shall be able to send and receive through the 'BDL-CLEAR' clearing files for settlement to the members of 'BDL-RTGS'.

4. Clearing Streams

4.1. The 'BDL-Clear' includes several Clearing Streams, as described in this Section 4, namely the Cheque Clearing Stream, the Credit Transfer Stream, the Direct Debit Stream, the Cards Clearing Stream, the BDL Collection Stream, and the BDL Credit Transfer Stream. Each Clearing stream has specific clearing rules and procedures, operating schedules, and technical requirements, in addition to the general guidelines and terms described in this document and the applicable laws and regulations.

4.2. The BDL in its capacity as a 'BDL-CLEAR' Administrator may submit batches on behalf of the Participants in 'BDL-CLEAR' to further ensure business continuity.

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4.3. *Cheque Clearing Stream*

4.3.1. Participation in the Cheque Clearing Stream is limited to and mandatory to all banks. However, a Participant may request an exemption from one or more currency cycles if it does not hold any accounts in such currencies. The exemption request shall be submitted to the BDL and approved by the Governor, upon his discretion, subject to the receipt by the BDL of a written affidavit certified by the Participant’s external auditor indicating that the Participant does not hold any such accounts on its books.

4.3.2. The Cheques Clearing Stream shall be available for clearing cheques in the following currencies: LBP, USD, EURO, and GBP. This stream shall also be available for the clearing of payment orders issued by the Ministry of Finance in LBP.

There shall be one clearing cycle each Business Day for each currency.

4.3.3. ‘BDL-CLEAR’ shall not accept the clearing of cheques presented by a Participant and drawn on its own account at BDL.

4.3.4. At the submission cut-off time of each clearing cycle, the ‘BDL-CLEAR’ shall calculate the net position for each Participant based on the Multilateral Net Algorithm. The results of each clearing cycle shall be sent to the ‘BDL-RTGS’ for settlement on the trigger settlement event in accordance with the timetable set in Appendix B.

4.3.5. Cheques submitted on date ‘T’ shall be settled on (i) ‘T’+1 business day for cheques in LBP currency; and (ii) ‘T’+2 business days for cheques in foreign currencies.

4.3.6. The Participants in the Cheque Clearing Stream may Upload, Cancel, Decline, and Reverse Decline instructions before the cut-off time for the submission of the cheques as per Appendix B. In case of



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Decline, a Participant in the Cheque Clearing Stream is required to state the single most relevant reason for such Decline in accordance with the list attached as Appendix C-1. If applicable, other decline reasons should be mentioned in writing in the slip attached to the returned cheque.

4.3.7. Each clearing cycle of the Cheque Clearing Stream shall be subject to a corresponding session for the physical exchange of the cheques being cleared (a "physical exchange session"), which shall follow the procedures described in Appendix M.

4.3.8. Where any Participant's representative fails to attend a physical exchange session, all instructions related to such Participant that are Uploaded to the 'BDL-CLEAR' shall be Cancelled, except for instructions corresponding to cheques Declined by other Participants which shall be honored.

4.3.9. Where any Participant fails to return on 'T' +1 any physical cheque it received during the physical exchange session, the corresponding clearing session of the Cheque Clearing Stream shall not be affected. Such cheques shall be considered honored and settlement shall be executed between the relevant Participants outside the Cheque Clearing Stream.

4.3.10. During a physical exchange session described above, solely the 'BDL-CLEAR' Administrator shall have the right to Cancel, Decline and Reverse Decline a cheque. Any such action shall be undertaken only if a Participant's representative claims a mismatch between the data uploaded by the Participant to the 'BDL-CLEAR' for a relevant cycle and the physical cheques received during the physical exchange session related to this cycle. No additional new records shall be allowed to the Uploaded instructions following the cut-off time for

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the submission of cheques. The list of cancellation reasons is attached as Appendix C-3.

4.3.11. Prior to the final settlement on ‘T’+1 or ‘T’+2, as the case may be, the ownership of the physical cheques shall remain with the Participant presenting such cheques for clearing through the Cheques Clearing Stream, while the drawee's Participant shall only act as custodian of these cheques.

4.3.12. For every clearing cycle, the Participants should make sure that the Cheque Clearing LOM is adequately funded to settle the results of the said cycle in order to ensure the settlement of cheques through the ‘BDL-RTGS’. Where a Participant has no funds available to settle its obligations by the end of the business day, the BDL’s Governor and the Participant’s management shall be promptly notified and sanctions may be imposed on the Participant by the BDL.

4.3.13. If for whatever reason the physical exchange session could not be held on a specific day, the ‘BDL-CLEAR’ Administrator shall (i) either cancel all the submitted instructions for the clearing of cheques for that Business Day or roll them to then next Business Day and (ii) execute all the Decline instructions of cheques for that value date. In the latter case, the Participant that has the declined cheques shall be held responsible for returning such physical cheques to the Participant that presented the cheques in the next physical exchange session, subject to applicable sanctions and penalties.

4.3.14. The rules and procedures of the physical exchange session are described in Appendix M.

4.3.15. The general rules governing the Cheque Clearing Stream are described in Appendix E.

4.4. Credit Transfers Stream

4.4.1. The participation in the Credit Transfer Stream is mandatory for all Participants in the 'BDL-RTGS'. Credit transfer instruments may be used by the customer of a sending Participant, or the latter Participant itself, to transfer low value funds to a customer of the receiving Participant, or to the latter Participant itself.

4.4.2. A Participant in the Credit Transfer Stream may choose to be only a beneficiary in this stream without acquiring the right to Upload instructions.

4.4.3. The Credit Transfer Stream shall be available for clearing credit transfer instruments in the following currencies: LBP, USD, EURO, and GBP. There shall be two clearing sessions each Business Day for each currency.

4.4.4. All credit transfer instructions are cleared electronically through the Credit Transfer Stream with no physical exchange of the paper instrument itself, provided that the information Uploaded in the 'BDL-CLEAR' are in accordance with the mandatory information list included as Appendix F. The physical paper instrument, which could take the form attached as Appendix L, shall be kept with the Participant requesting the clearing of such credit transfer instruction. Any instruction that does not satisfy and/or include the information provided in Appendix F shall not be accepted for clearing through the 'BDL-CLEAR'.

4.4.5. Each Participant may assign the clearing session for the instruction it Uploaded, that is either the first or the second clearing session of the instruction value date. If no clearing session is assigned in the instruction, the latter shall be processed in the available clearing

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session of the same value date. All instructions submitted after the cut-off time of the first clearing session shall be automatically processed in the second clearing session, unless otherwise instructed by the Participant. Any instruction submitted following the second clearing cycle for the same value date shall be rejected by the ‘BDL-CLEAR’. The Participants shall be allowed to diarize instructions in the Credit Transfer Stream for future value dates as set in Appendix F.

4.4.6. At the submission cut-off time of each clearing session, the ‘BDL-CLEAR’ shall calculate the position of each Participant based on the Gross Total vs. Group Algorithm without any deductions. The results of each clearing session shall be sent to ‘BDL-RTGS’ for settlement in accordance with the timetable set in Appendix B. For every clearing session, the Participants should make sure that the General LOM is adequately funded to settle the results of the said session in order to ensure the settlement of the credit transfer instructions through the ‘BDL-RTGS’.

4.4.7. The Participant acting as the payor, or on behalf of the payor, may Cancel any submitted instruction before the cut-off time, as set in Appendix B, by indicating the single most relevant cancellation reason described in Appendix C-3.

4.4.8. Where a Participant acting on behalf of a payee, cannot apply the funds to the latter’s account, such Participant, may submit a return payment instruction to ‘BDL-CLEAR’ within the allowed return period prescribed in Appendix F by specifying the single most relevant return reason as prescribed in Appendix C-2. Following the prescribed allowed return period, the Participant may return the transferred funds by means of a new instruction Uploaded through the Credit Transfer Stream or an FSI via the ‘BDL-RTGS’.

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4.4.9. The general rules governing this stream are described in Appendix F.

4.5. Direct Debit Stream

4.5.1. The participation in the Direct Debit Stream is optional for Participants that wish to use the 'BDL-CLEAR' to clear direct debit instruments.

4.5.2. All direct debit instructions are cleared electronically through the Direct Debit Stream with no physical exchange of the paper instrument itself, provided that the information Uploaded in the 'BDL-CLEAR' are in accordance to the mandatory information list included as Appendix G. The physical paper instrument, which could take the form attached as Appendix K, shall be kept with the Participant requesting the clearing of such direct debit instruction. Any instruction that does not satisfy and/or include all the information provided in Appendix G shall not be accepted for clearing through the 'BDL-CLEAR'.

4.5.3. The Direct Debit Stream shall be available for clearing direct debit instruments in the following currencies: LBP, USD, EURO, and GBP. There shall be one clearing cycle each Business Day for each currency as set in Appendix B.

4.5.4. At the submission cut-off time of each clearing cycle, the 'BDL-CLEAR' shall calculate the position of each Participant based on the total amount of each direct debit instruction without any deductions and based on the Gross Total vs. Group Algorithm. The results of each clearing cycle shall be settled through the 'BDL-RTGS' on the trigger settlement in accordance with the timetable set in Appendix B. For every clearing cycle, the Participants should make

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sure that the General LOM is adequately funded to settle the results of the said cycle in order to ensure the settlement of the direct debit instructions through the ‘BDL-RTGS’.

4.5.5. The Participant acting on behalf of the payee may Cancel any submitted batch or an instruction within a batch for the clearing of direct debit instruments(s) before the cut-off time, as set in Appendix B, by indicating the single most relevant cancellation reason as listed in Appendix C-3.

4.5.6. The Participant acting on behalf of the payor may Decline one or more instruction(s) for the clearing of direct debit instruments(s) that it receives by specifying the single most relevant decline reason as listed in Appendix C-1. However, even when such instruction is Declined, the Participant may still be able to Reverse Decline it using the single most relevant Reverse Decline reason as set in Appendix C-4 within the submission cut-off time indicated in Appendix B. Following the said submission cut-off time, no Declines or Reverse Declines shall be permitted. Returns are prohibited within this Direct Debit Stream.

4.5.7. The general rules governing this stream are described in Appendix G.

4.6. Cards Clearing Stream

4.6.1. Participation in the Cards Clearing Stream is limited to and mandatory to all ATM Switches.

4.6.2. The Cards Clearing Stream shall be available for clearing transactions in the following currencies: LBP, USD, and EURO. There shall be one clearing cycle each Business Day for each currency as set in Appendix B.

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4.6.3. The participation in the Cards Clearing Stream shall be subject to the receipt by the BDL, from each participating ATM Switch the completed cover letter in the form attached as Appendix N-2 which includes the required mandate letter(s) in the form attached as Appendix N-3 from each of its ATM Switch Members authorizing the BDL to execute the settlement results of each session of the Cards Clearing Stream on such ATM Switch Members' accounts held on the books of BDL.

4.6.4. At the end of each year and in the event of any change or update in the list of ATM Switch Members, or the ATM machines or their locations, a new completed Appendix N-4 shall be submitted by the ATM Switch to the BDL.

4.6.5. The ATM Switches and the ATM Switch Members shall provide the guarantees as required by the BDL

4.6.6. The ATM Switches shall be responsible for Uploading the instructions with all the required clearing data to the 'BDL-CLEAR'. The ATM Switches shall only be able to Cancel a clearing instruction or a batch of Uploaded clearing instructions before the submission cut-off of the clearing cycle as indicated in Appendix B. Return and Decline of instructions are prohibited in the Cards Clearing Stream.

4.6.7. At the submission cut-off time of each clearing cycle, the 'BDL-CLEAR' shall calculate the balance of each Participant based on the Gross Total vs. Group Algorithm. The results of each clearing cycle shall be settled through the 'BDL-RTGS' in accordance with the timetable set in Appendix B. For every clearing cycle, the Participants should make sure that the ATM LOM is adequately funded to settle the results of the said cycle.

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4.6.8. The general rules governing this stream are described in Appendix H.

4.7. BDL Credit Transfer Stream

4.7.1. Participation in the BDL Credit Transfer Stream is mandatory to all ‘BDL-RTGS’ participants. Only BDL is permitted to send payment instructions in the Credit Transfer Stream, while all other Participants shall be beneficiaries of the transfer instructions submitted by the BDL.

4.7.2. There shall be one clearing cycle each Business Day for each currency as set in Appendix B.

4.7.3. Returns are prohibited within the BDL Credit Transfer Stream.

4.7.4. The BDL Credit Transfer Stream shall be used by the BDL to transfer funds to the Participants based on a Gross Total vs. Group Algorithm.

4.7.5. All the funds transferred through the Credit Transfer Stream shall be settled through the General LOM in the ‘BDL-RTGS’.

4.7.6. The general rules for this stream are described in Appendix I.

4.8. BDL Collection Stream

4.8.1. Participation in the BDL Collection Stream is mandatory to all Participants who shall be payors in this stream. Only BDL can submit collection instructions within the BDL Collection Stream.

4.8.2. The balances of all the Participants in the BDL Collection Stream, except for the BDL, shall always be debit balances.

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- 4.8.3.** There shall be two clearing cycle each Business Day for each currency as set in Appendix B.
- 4.8.4.** Declines are prohibited in the BDL Collection Stream.
- 4.8.5.** The BDL Collection Stream shall be used to collect funds based on a Gross Total vs. Group Algorithm.
- 4.8.6.** For every clearing cycle, the Participants should make sure that the General LOM is adequately funded to ensure settlement of the results of the said cycle.
- 4.8.7.** The general rules governing this stream are described in Appendix J.

5. Charges And Fees

- 5.1.** A membership fee shall be charged monthly on all Participants. Such membership fee shall be in LBP and set by the BDL upon its discretion.
- 5.2.** Each Participant shall pay to SWIFT a SWIFT charge for each batch it submits.
- 5.3.** In addition to the fees imposed by SWIFT, the BDL charges an operational fee per each instruction Uploaded to the ‘BDL-CLEAR’.
- 5.4.** The charges imposed by the BDL are aggregated on a daily basis and sent for settlement through the ‘BDL-RTGS’ at the end of each month.

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6. General Operational Guidelines

6.1. If deemed necessary, the BDL may exceptionally decide to suspend, temporarily or permanently, (i) one or more Clearing Streams and (ii) any cycle or session of any Clearing Stream in one or more currency, or to trigger ad-hoc pause of the ‘BDL-CLEAR’ and stop events.

6.2. The Participants shall be allowed to submit instructions only for value dates that are defined as business days in the ‘BDL-RTGS’. ‘BDL-CLEAR’ shall reject instructions that are submitted for settlement with an invalid value date.

6.3. All the instructions within the same clearing file must be in the same currency of the latter specified clearing file.

6.4. There shall be no accounts held with the ‘BDL-CLEAR’. Settlement of the instructions submitted to the ‘BDL-CLEAR’ shall be carried out within the ‘BDL-RTGS’ through the Settlement Accounts of the Participants. With the exception of the Cheque Clearing Stream, when and if settlement fails in the ‘BDL-RTGS’, the ‘BDL-CLEAR’ Administrator shall intervene and resubmit the concurrent batch of balances for settlement in the next value date at the latest. Any settlement failure by a Participant due to insufficient funds shall result in penalties and sanctions in accordance with the applicable laws and regulations.

6.5. Upon the confirmation of the successful settlement in the ‘BDL-RTGS’, the ‘BDL-CLEAR’ shall automatically deliver the results of the instructions to all the relevant Participants as distribution batches based on the preferences of each Participant in the Clearing Stream. Accordingly, the Participants shall be able to reconcile the details of the distribution file with the settlement reference of the FSI in the ‘BDL-RTGS’.



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6.6. Unscheduled or unexpected holidays are business days that have suddenly been announced as non-working days. When an unscheduled or unexpected holiday is declared by the BDL, all instructions in the Clearing Streams are automatically rolled forward to the next working day by the ‘BDL-CLEAR’. Any change of a non-working day into a working day shall be broadcasted by ‘BDL-CLEAR’ to all the Participants. When a non-working day is declared by BDL as a working day, all instructions in the Clearing Streams are automatically rolled backward by the ‘BDL-CLEAR’ subject to the specific rules of each Clearing Stream.

6.7. The Participants may view the settlement notifications from the Clear Web Client. The settlement notifications shall be in electronic form and the BDL shall not supply any paper-based notifications.

Appendix A: End to End Reference

Instruction	End to End Structure	Description
Cheque Clearing	999999,777777,888888888888	Cheque MICR line delimited by commas where: 999999 is Cheque number of length 6 digits, 777777 is Paying Bank data of length 7 digits 888888888888 is the Paying Customer Account no. of length 12 digits.
Mobile Bill collection	MOBILE,99999999	Where 99999999 is the Telephone number.
Direct Debit Instrument	INSTMT, xxxxxxxx	Where xxxxxxxx is the Mandate reference of variable length.
BDL cheque Collection	CHEQUE,999999	Where 999999 is the Bankers Cheque Number to be collected.
Payment Transfer	TRNSFR, xxxxxxxx	Where xxxxxxxx is the Transfer Instruction Reference of variable length
Salaries Payment	SALARY, xxxxxxxx	Where xxxxxxxx is the domiciliation Mandate Reference of variable length

Appendix B: Operating Time Schedule for BDL-CLEAR Clearing Streams

Monday to Thursday

Sequence Number	Event name	Business day	Expected start time	Event start type	Dependant event sequence number
1	Open cycle day	Monday - Thursday	08:20:00	Fixed start time	0
2	Start cycle day	Monday - Thursday	08:30:00	Fixed start time	0
3	Submission cut-off (BDL Coll EUR)	Monday - Thursday	09:00:00	Fixed start time	0
4	Submission cut-off (BDL Coll GBP)	Monday - Thursday	09:00:00	Fixed start time	0
5	Submission cut-off (BDL Coll LBP)	Monday - Thursday	09:00:00	Fixed start time	0
6	Submission cut-off (BDL Coll USD)	Monday - Thursday	09:00:00	Fixed start time	0
7	Trigger settlement (BDL Coll EUR)	Monday - Thursday	09:10:00	After event	3
8	Trigger settlement (BDL Coll GBP)	Monday - Thursday	09:10:00	After event	4
9	Trigger settlement (BDL Coll LBP)	Monday - Thursday	09:10:00	After event	5
10	Trigger settlement (BDL Coll USD)	Monday - Thursday	09:10:00	After event	6
11	Submission cut-off (Cheque LBP)	Monday - Thursday	09:30:00	Fixed start time	0
12	Submission cut-off (Cheque USD)	Monday - Thursday	10:00:00	Fixed start time	0
13	Submission cut-off (Cheque EUR)	Monday - Thursday	10:00:00	Fixed start time	0
14	Submission cut-off (Cheque GBP)	Monday - Thursday	10:00:00	Fixed start time	0
15	Submission cut-off (Credit EUR)	Monday - Thursday	10:30:00	Fixed start time	0
16	Submission cut-off (Credit GBP)	Monday - Thursday	10:30:00	Fixed start time	0
17	Submission cut-off (Credit USD)	Monday - Thursday	10:30:00	Fixed start time	0
18	Submission cut-off (Credit LBP)	Monday - Thursday	10:30:00	Fixed start time	0
19	Trigger settlement (Credit EUR)	Monday - Thursday	10:35:00	After event	15
20	Trigger settlement (Credit GBP)	Monday - Thursday	10:35:00	After event	16
21	Trigger settlement (Credit LBP)	Monday - Thursday	10:35:00	After event	18
22	Trigger settlement (Credit USD)	Monday - Thursday	10:35:00	After event	17
23	Trigger settlement (Cheque LBP)	Monday - Thursday	10:45:00	After event	11
24	Submission cut-off (CTM PAY EUR)	Monday - Thursday	10:50:00	Fixed start time	0
25	Submission cut-off (CTM COL USD)	Monday - Thursday	10:50:00	Fixed start time	0
26	Submission cut-off (CTM COL LBP)	Monday - Thursday	10:50:00	Fixed start time	0
27	Submission cut-off (CTM COL EUR)	Monday - Thursday	10:50:00	Fixed start time	0
28	Submission cut-off (CSC PAY USD)	Monday - Thursday	10:50:00	Fixed start time	0
29	Submission cut-off (CSC PAY LBP)	Monday - Thursday	10:50:00	Fixed start time	0
30	Submission cut-off (CSC PAY EUR)	Monday - Thursday	10:50:00	Fixed start time	0
31	Submission cut-off (CSC COL USD)	Monday - Thursday	10:50:00	Fixed start time	0
32	Submission cut-off (CSC COL LBP)	Monday - Thursday	10:50:00	Fixed start time	0
33	Submission cut-off (CSC COL EUR)	Monday - Thursday	10:50:00	Fixed start time	0
34	Submission cut-off (CTM PAY LBP)	Monday - Thursday	10:50:00	Fixed start time	0
35	Submission cut-off (CTM PAY USD)	Monday - Thursday	10:50:00	Fixed start time	0
36	Submission cut-off (IPN COL LBP)	Monday - Thursday	10:50:00	Fixed start time	0
37	Submission cut-off (IPN COL USD)	Monday - Thursday	10:50:00	Fixed start time	0
38	Submission cut-off (IPN PAY LBP)	Monday - Thursday	10:50:00	Fixed start time	0
39	Submission cut-off (IPN PAY USD)	Monday - Thursday	10:50:00	Fixed start time	0
40	Trigger settlement (CSC COL LBP)	Monday - Thursday	10:55:00	After event	32
41	Trigger settlement (CSC COL EUR)	Monday - Thursday	10:55:00	After event	33
42	Trigger settlement (CSC COL USD)	Monday - Thursday	10:55:00	After event	31
43	Trigger settlement (CSC PAY EUR)	Monday - Thursday	10:55:00	After event	30

Appendix B: Operating Time Schedule for BDL-CLEAR Clearing Streams

Sequence Number	Event name	Business day	Expected start time	Event start type	Dependant event sequence number
44	Trigger settlement (CSC PAY LBP)	Monday - Thursday	10:55:00	After event	29
45	Trigger settlement (CSC PAY USD)	Monday - Thursday	10:55:00	After event	28
46	Trigger settlement (CTM COL EUR)	Monday - Thursday	10:55:00	After event	27
47	Trigger settlement (CTM COL LBP)	Monday - Thursday	10:55:00	After event	26
48	Trigger settlement (CTM COL USD)	Monday - Thursday	10:55:00	After event	25
49	Trigger settlement (CTM PAY EUR)	Monday - Thursday	10:55:00	After event	24
50	Trigger settlement (CTM PAY LBP)	Monday - Thursday	10:55:00	After event	34
51	Trigger settlement (CTM PAY USD)	Monday - Thursday	10:55:00	After event	35
52	Trigger settlement (IPN COL LBP)	Monday - Thursday	10:55:00	After event	36
53	Trigger settlement (IPN COL USD)	Monday - Thursday	10:55:00	After event	37
54	Trigger settlement (IPN PAY LBP)	Monday - Thursday	10:55:00	After event	38
55	Trigger settlement (IPN PAY USD)	Monday - Thursday	10:55:00	After event	39
56	Submission cut-off (DEBIT EUR)	Monday - Thursday	11:30:00	Fixed start time	0
57	Submission cut-off (DEBIT GBP)	Monday - Thursday	11:30:00	Fixed start time	0
58	Submission cut-off (DEBIT LBP)	Monday - Thursday	11:30:00	Fixed start time	0
59	Submission cut-off (DEBIT USD)	Monday - Thursday	11:30:00	Fixed start time	0
60	Trigger settlement (Cheque USD)	Monday - Thursday	11:30:00	After event	12
61	Trigger settlement (DEBIT EUR)	Monday - Thursday	11:35:00	After event	56
62	Trigger settlement (DEBIT GBP)	Monday - Thursday	11:35:00	After event	57
63	Trigger settlement (DEBIT LBP)	Monday - Thursday	11:35:00	After event	58
64	Trigger settlement (DEBIT USD)	Monday - Thursday	11:35:00	After event	59
65	Trigger settlement (Cheque EUR)	Monday - Thursday	11:15:00	After event	13
66	Trigger settlement (Cheque GBP)	Monday - Thursday	11:15:00	After event	14
67	Submission cut-off (BDL Cred EUR)	Monday - Thursday	12:00:00	Fixed start time	0
68	Submission cut-off (BDL Cred GBP)	Monday - Thursday	12:00:00	Fixed start time	0
69	Submission cut-off (BDL Cred LBP)	Monday - Thursday	12:00:00	Fixed start time	0
70	Submission cut-off (BDL Cred USD)	Monday - Thursday	12:00:00	Fixed start time	0
71	Trigger settlement (BDL Cred EUR)	Monday - Thursday	12:10:00	After event	65
72	Trigger settlement (BDL Cred GBP)	Monday - Thursday	12:10:00	After event	66
73	Trigger settlement (BDL Cred LBP)	Monday - Thursday	12:10:00	After event	67
74	Trigger settlement (BDL Cred USD)	Monday - Thursday	12:10:00	After event	68
75	Submission cut-off (Credit EUR)	Monday - Thursday	13:00:00	Fixed start time	0
76	Submission cut-off (Credit GBP)	Monday - Thursday	13:00:00	Fixed start time	0
77	Submission cut-off (Credit LBP)	Monday - Thursday	13:00:00	Fixed start time	0
78	Submission cut-off (Credit USD)	Monday - Thursday	13:00:00	Fixed start time	0
79	Trigger settlement (Credit EUR)	Monday - Thursday	13:05:00	After event	75
80	Trigger settlement (Credit GBP)	Monday - Thursday	13:05:00	After event	76
81	Trigger settlement (Credit LBP)	Monday - Thursday	13:05:00	After event	77
82	Trigger settlement (Credit USD)	Monday - Thursday	13:05:00	After event	78
83	Submission cut-off (BDL Coll EUR)	Monday - Thursday	13:15:00	Fixed start time	0
84	Submission cut-off (BDL Coll GBP)	Monday - Thursday	13:15:00	Fixed start time	0
85	Submission cut-off (BDL Coll LBP)	Monday - Thursday	13:15:00	Fixed start time	0
86	Submission cut-off (BDL Coll USD)	Monday - Thursday	13:15:00	Fixed start time	0
87	Trigger settlement (BDL Coll EUR)	Monday - Thursday	13:20:00	After event	83
88	Trigger settlement (BDL Coll GBP)	Monday - Thursday	13:20:00	After event	84

Appendix B: Operating Time Schedule for BDL-CLEAR Clearing Streams

Sequence Number	Event name	Business day	Expected start time	Event start type	Dependant event sequence number
89	Trigger settlement (BDL Coll LBP)	Monday - Thursday	13:20:00	After event	85
90	Trigger settlement (BDL Coll USD)	Monday - Thursday	13:20:00	After event	86
91	Pre-finalisation event	Monday - Thursday	13:30:00	Fixed start time	0
92	Finalisation event	Monday - Thursday	15:35:00	After event	91
93	Square-off event	Monday - Thursday	15:38:00	After event	92
94	End cycle day	Monday - Thursday	15:40:00	After event	93

Appendix B: Operating Time Schedule for BDL-CLEAR Clearing Streams

Friday Operating Schedule

Sequence Number	Event name	Business day	Expected start time	Event start type	Dependant event sequence number
1	Open cycle day	Friday	08:20:00	Fixed start time	0
2	Start cycle day	Friday	08:30:00	Fixed start time	0
3	Submission cut-off (BDL Coll EUR)	Friday	09:00:00	Fixed start time	0
4	Submission cut-off (BDL Coll GBP)	Friday	09:00:00	Fixed start time	0
5	Submission cut-off (BDL Coll LBP)	Friday	09:00:00	Fixed start time	0
6	Submission cut-off (BDL Coll USD)	Friday	09:00:00	Fixed start time	0
7	Trigger settlement (BDL Coll EUR)	Friday	09:10:00	After event	3
8	Trigger settlement (BDL Coll GBP)	Friday	09:10:00	After event	4
9	Trigger settlement (BDL Coll LBP)	Friday	09:10:00	After event	5
10	Trigger settlement (BDL Coll USD)	Friday	09:10:00	After event	6
11	Submission cut-off (Cheque LBP)	Friday	09:30:00	Fixed start time	0
12	Submission cut-off (Cheque USD)	Friday	10:00:00	Fixed start time	0
13	Submission cut-off (Cheque EUR)	Friday	10:00:00	Fixed start time	0
14	Submission cut-off (Cheque GBP)	Friday	10:00:00	Fixed start time	0
15	Submission cut-off (Credit EUR)	Friday	10:30:00	Fixed start time	0
16	Submission cut-off (Credit GBP)	Friday	10:30:00	Fixed start time	0
17	Submission cut-off (Credit USD)	Friday	10:30:00	Fixed start time	0
18	Submission cut-off (Credit LBP)	Friday	10:30:00	Fixed start time	0
19	Trigger settlement (Credit EUR)	Friday	10:35:00	After event	15
20	Trigger settlement (Credit GBP)	Friday	10:35:00	After event	16
21	Trigger settlement (Credit LBP)	Friday	10:35:00	After event	18
22	Trigger settlement (Credit USD)	Friday	10:35:00	After event	17
23	Trigger settlement (Cheque LBP)	Friday	10:45:00	After event	11
24	Submission cut-off (CTM PAY EUR)	Friday	10:50:00	Fixed start time	0
25	Submission cut-off (CTM COL USD)	Friday	10:50:00	Fixed start time	0
26	Submission cut-off (CTM COL LBP)	Friday	10:50:00	Fixed start time	0
27	Submission cut-off (CTM COL EUR)	Friday	10:50:00	Fixed start time	0
28	Submission cut-off (CSC PAY USD)	Friday	10:50:00	Fixed start time	0
29	Submission cut-off (CSC PAY LBP)	Friday	10:50:00	Fixed start time	0
30	Submission cut-off (CSC PAY EUR)	Friday	10:50:00	Fixed start time	0
31	Submission cut-off (CSC COL USD)	Friday	10:50:00	Fixed start time	0
32	Submission cut-off (CSC COL LBP)	Friday	10:50:00	Fixed start time	0
33	Submission cut-off (CSC COL EUR)	Friday	10:50:00	Fixed start time	0
34	Submission cut-off (CTM PAY LBP)	Friday	10:50:00	Fixed start time	0

Appendix B: Operating Time Schedule for BDL-CLEAR Clearing Streams

Sequence Number	Event name	Business day	Expected start time	Event start type	Dependant event sequence number
35	Submission cut-off (CTM PAY USD)	Friday	10:50:00	Fixed start time	0
36	Submission cut-off (IPN COL LBP)	Friday	10:50:00	Fixed start time	0
37	Submission cut-off (IPN COL USD)	Friday	10:50:00	Fixed start time	0
38	Submission cut-off (IPN PAY LBP)	Friday	10:50:00	Fixed start time	0
39	Submission cut-off (IPN PAY USD)	Friday	10:50:00	Fixed start time	0
40	Trigger settlement (CSC COL LBP)	Friday	10:55:00	After event	32
41	Trigger settlement (CSC COL EUR)	Friday	10:55:00	After event	33
42	Trigger settlement (CSC COL USD)	Friday	10:55:00	After event	31
43	Trigger settlement (CSC PAY EUR)	Friday	10:55:00	After event	30
44	Trigger settlement (CSC PAY LBP)	Friday	10:55:00	After event	29
45	Trigger settlement (CSC PAY USD)	Friday	10:55:00	After event	28
46	Trigger settlement (CTM COL EUR)	Friday	10:55:00	After event	27
47	Trigger settlement (CTM COL LBP)	Friday	10:55:00	After event	26
48	Trigger settlement (CTM COL USD)	Friday	10:55:00	After event	25
49	Trigger settlement (CTM PAY EUR)	Friday	10:55:00	After event	24
50	Trigger settlement (CTM PAY LBP)	Friday	10:55:00	After event	34
51	Trigger settlement (CTM PAY USD)	Friday	10:55:00	After event	35
52	Trigger settlement (IPN COL LBP)	Friday	10:55:00	After event	36
53	Trigger settlement (IPN COL USD)	Friday	10:55:00	After event	37
54	Trigger settlement (IPN PAY LBP)	Friday	10:55:00	After event	38
55	Trigger settlement (IPN PAY USD)	Friday	10:55:00	After event	39
56	Submission cut-off (DEBIT EUR)	Friday	11:30:00	Fixed start time	0
57	Submission cut-off (DEBIT GBP)	Friday	11:30:00	Fixed start time	0
58	Submission cut-off (DEBIT LBP)	Friday	11:30:00	Fixed start time	0
59	Submission cut-off (DEBIT USD)	Friday	11:30:00	Fixed start time	0
60	Trigger settlement (Cheque USD)	Friday	11:30:00	After event	12
61	Trigger settlement (DEBIT EUR)	Friday	11:35:00	After event	56
62	Trigger settlement (DEBIT GBP)	Friday	11:35:00	After event	57
63	Trigger settlement (DEBIT LBP)	Friday	11:35:00	After event	58
64	Trigger settlement (DEBIT USD)	Friday	11:35:00	After event	59
65	Trigger settlement (Cheque EUR)	Friday	11:50:00	After event	13
66	Trigger settlement (Cheque GBP)	Friday	11:50:00	After event	14
67	Submission cut-off (BDL Cred EUR)	Friday	12:00:00	Fixed start time	0
68	Submission cut-off (BDL Cred GBP)	Friday	12:00:00	Fixed start time	0
69	Submission cut-off (BDL Cred LBP)	Friday	12:00:00	Fixed start time	0

Appendix B: Operating Time Schedule for BDL-CLEAR Clearing Streams

Sequence Number	Event name	Business day	Expected start time	Event start type	Dependant event sequence number
70	Submission cut-off (BDL Cred USD)	Friday	12:00:00	Fixed start time	0
71	Submission cut-off (Credit EUR)	Friday	12:00:00	Fixed start time	0
72	Submission cut-off (Credit GBP)	Friday	12:00:00	Fixed start time	0
73	Submission cut-off (Credit LBP)	Friday	12:00:00	Fixed start time	0
74	Submission cut-off (Credit USD)	Friday	12:00:00	Fixed start time	0
75	Submission cut-off (BDL Coll EUR)	Friday	12:05:00	Fixed start time	0
76	Submission cut-off (BDL Coll GBP)	Friday	12:05:00	Fixed start time	0
77	Submission cut-off (BDL Coll LBP)	Friday	12:05:00	Fixed start time	0
78	Submission cut-off (BDL Coll USD)	Friday	12:05:00	Fixed start time	0
79	Trigger settlement (BDL Cred EUR)	Friday	12:05:00	After event	67
80	Trigger settlement (BDL Cred GBP)	Friday	12:05:00	After event	68
81	Trigger settlement (BDL Cred LBP)	Friday	12:05:00	After event	69
82	Trigger settlement (BDL Cred USD)	Friday	12:05:00	After event	70
83	Trigger settlement (BDL Coll EUR)	Friday	12:05:00	After event	75
84	Trigger settlement (BDL Coll GBP)	Friday	12:05:00	After event	76
85	Trigger settlement (BDL Coll LBP)	Friday	12:07:00	After event	77
86	Trigger settlement (BDL Coll USD)	Friday	12:07:00	After event	78
87	Trigger settlement (Credit USD)	Friday	12:10:00	After event	74
88	Trigger settlement (Credit LBP)	Friday	12:10:00	After event	73
89	Trigger settlement (Credit GBP)	Friday	12:10:00	After event	72
90	Trigger settlement (Credit EUR)	Friday	12:10:00	After event	71
91	Pre-finalisation event	Friday	12:30:00	Fixed start time	0
92	Finalisation event	Friday	12:35:00	After event	91
93	Square-off event	Friday	12:38:00	After event	92
94	End cycle day	Friday	12:40:00	After event	93

Appendix B: Operating Time Schedule for BDL-CLEAR Clearing Streams

Saturday Operating Schedule

Sequence Number	Event name	Business day	Expected start time	Event start type	Dependant event sequence number
1	Open cycle day	Saturday	08:20:00	Fixed start time	0
2	Start cycle day	Saturday	08:30:00	Fixed start time	0
3	Submission cut-off (BDL Coll EUR)	Saturday	09:00:00	Fixed start time	0
4	Submission cut-off (BDL Coll GBP)	Saturday	09:00:00	Fixed start time	0
5	Submission cut-off (BDL Coll LBP)	Saturday	09:00:00	Fixed start time	0
6	Submission cut-off (BDL Coll USD)	Saturday	09:00:00	Fixed start time	0
7	Trigger settlement (BDL Coll EUR)	Saturday	09:10:00	After event	3
8	Trigger settlement (BDL Coll GBP)	Saturday	09:10:00	After event	4
9	Trigger settlement (BDL Coll LBP)	Saturday	09:10:00	After event	5
10	Trigger settlement (BDL Coll USD)	Saturday	09:10:00	After event	6
11	Submission cut-off (Cheque LBP)	Saturday	09:30:00	Fixed start time	0
12	Submission cut-off (Cheque USD)	Saturday	10:00:00	Fixed start time	0
13	Submission cut-off (Cheque EUR)	Saturday	10:00:00	Fixed start time	0
14	Submission cut-off (Cheque GBP)	Saturday	10:00:00	Fixed start time	0
15	Submission cut-off (Credit EUR)	Saturday	10:30:00	Fixed start time	0
16	Submission cut-off (Credit GBP)	Saturday	10:30:00	Fixed start time	0
17	Submission cut-off (Credit USD)	Saturday	10:30:00	Fixed start time	0
18	Submission cut-off (Credit LBP)	Saturday	10:30:00	Fixed start time	0
19	Trigger settlement (Credit EUR)	Saturday	10:35:00	After event	15
20	Trigger settlement (Credit GBP)	Saturday	10:35:00	After event	16
21	Trigger settlement (Credit LBP)	Saturday	10:35:00	After event	18
22	Trigger settlement (Credit USD)	Saturday	10:35:00	After event	17
23	Trigger settlement (Cheque LBP)	Saturday	10:45:00	After event	11
24	Submission cut-off (CTM PAY EUR)	Saturday	10:50:00	Fixed start time	0
25	Submission cut-off (CTM COL USD)	Saturday	10:50:00	Fixed start time	0
26	Submission cut-off (CTM COL LBP)	Saturday	10:50:00	Fixed start time	0
27	Submission cut-off (CTM COL EUR)	Saturday	10:50:00	Fixed start time	0
28	Submission cut-off (CSC PAY USD)	Saturday	10:50:00	Fixed start time	0
29	Submission cut-off (CSC PAY LBP)	Saturday	10:50:00	Fixed start time	0
30	Submission cut-off (CSC PAY EUR)	Saturday	10:50:00	Fixed start time	0
31	Submission cut-off (CSC COL USD)	Saturday	10:50:00	Fixed start time	0
32	Submission cut-off (CSC COL LBP)	Saturday	10:50:00	Fixed start time	0
33	Submission cut-off (CSC COL EUR)	Saturday	10:50:00	Fixed start time	0
34	Submission cut-off (CTM PAY LBP)	Saturday	10:50:00	Fixed start time	0
35	Submission cut-off (CTM PAY USD)	Saturday	10:50:00	Fixed start time	0
36	Submission cut-off (IPN COL LBP)	Saturday	10:50:00	Fixed start time	0
37	Submission cut-off (IPN COL USD)	Saturday	10:50:00	Fixed start time	0
38	Submission cut-off (IPN PAY LBP)	Saturday	10:50:00	Fixed start time	0
39	Submission cut-off (IPN PAY USD)	Saturday	10:50:00	Fixed start time	0

Appendix B: Operating Time Schedule for BDL-CLEAR Clearing Streams

Sequence Number	Event name	Business day	Expected start time	Event start type	Dependant event sequence number
40	Trigger settlement (CSC COL LBP)	Saturday	10:55:00	After event	32
41	Trigger settlement (CSC COL EUR)	Saturday	10:55:00	After event	33
42	Trigger settlement (CSC COL USD)	Saturday	10:55:00	After event	31
43	Trigger settlement (CSC PAY EUR)	Saturday	10:55:00	After event	30
44	Trigger settlement (CSC PAY LBP)	Saturday	10:55:00	After event	29
45	Trigger settlement (CSC PAY USD)	Saturday	10:55:00	After event	28
46	Trigger settlement (CTM COL EUR)	Saturday	10:55:00	After event	27
47	Trigger settlement (CTM COL LBP)	Saturday	10:55:00	After event	26
48	Trigger settlement (CTM COL USD)	Saturday	10:55:00	After event	25
49	Trigger settlement (CTM PAY EUR)	Saturday	10:55:00	After event	24
50	Trigger settlement (CTM PAY LBP)	Saturday	10:55:00	After event	34
51	Trigger settlement (CTM PAY USD)	Saturday	10:55:00	After event	35
52	Trigger settlement (IPN COL LBP)	Saturday	10:55:00	After event	36
53	Trigger settlement (IPN COL USD)	Saturday	10:55:00	After event	37
54	Trigger settlement (IPN PAY LBP)	Saturday	10:55:00	After event	38
55	Trigger settlement (IPN PAY USD)	Saturday	10:55:00	After event	39
56	Submission cut-off (DEBIT EUR)	Saturday	11:30:00	Fixed start time	0
57	Submission cut-off (DEBIT GBP)	Saturday	11:30:00	Fixed start time	0
58	Submission cut-off (DEBIT LBP)	Saturday	11:30:00	Fixed start time	0
59	Submission cut-off (DEBIT USD)	Saturday	11:30:00	Fixed start time	0
60	Trigger settlement (Cheque USD)	Saturday	11:30:00	After event	12
61	Trigger settlement (DEBIT EUR)	Saturday	11:35:00	After event	56
62	Trigger settlement (DEBIT GBP)	Saturday	11:35:00	After event	57
63	Trigger settlement (DEBIT LBP)	Saturday	11:35:00	After event	58
64	Trigger settlement (DEBIT USD)	Saturday	11:35:00	After event	59
65	Submission cut-off (BDL Cred EUR)	Saturday	11:40:00	Fixed start time	0
66	Submission cut-off (BDL Cred GBP)	Saturday	11:40:00	Fixed start time	0
67	Submission cut-off (BDL Cred LBP)	Saturday	11:40:00	Fixed start time	0
68	Submission cut-off (BDL Cred USD)	Saturday	11:40:00	Fixed start time	0
69	Submission cut-off (Credit EUR)	Saturday	11:45:00	Fixed start time	0
70	Submission cut-off (Credit GBP)	Saturday	11:45:00	Fixed start time	0
71	Submission cut-off (Credit LBP)	Saturday	11:45:00	Fixed start time	0
72	Submission cut-off (Credit USD)	Saturday	11:45:00	Fixed start time	0
73	Submission cut-off (BDL Coll EUR)	Saturday	11:45:00	Fixed start time	0
74	Submission cut-off (BDL Coll GBP)	Saturday	11:45:00	Fixed start time	0
75	Submission cut-off (BDL Coll LBP)	Saturday	11:45:00	Fixed start time	0
76	Submission cut-off (BDL Coll USD)	Saturday	11:45:00	Fixed start time	0
77	Trigger settlement (BDL Cred EUR)	Saturday	11:45:00	After event	65
78	Trigger settlement (BDL Cred GBP)	Saturday	11:45:00	After event	66
79	Trigger settlement (BDL Cred LBP)	Saturday	11:45:00	After event	67
80	Trigger settlement (BDL Cred USD)	Saturday	11:45:00	After event	68
81	Trigger settlement (BDL Coll EUR)	Saturday	11:47:00	After event	73

Appendix B: Operating Time Schedule for BDL-CLEAR Clearing Streams

Sequence Number	Event name	Business day	Expected start time	Event start type	Dependant event sequence number
82	Trigger settlement (BDL Coll GBP)	Saturday	11:47:00	After event	74
83	Trigger settlement (BDL Coll LBP)	Saturday	11:47:00	After event	75
84	Trigger settlement (BDL Coll USD)	Saturday	11:47:00	After event	76
85	Trigger settlement (Cheque GBP)	Saturday	11:50:00	After event	14
86	Trigger settlement (Cheque EUR)	Saturday	11:50:00	After event	13
87	Trigger settlement (Credit EUR)	Saturday	11:50:00	After event	69
88	Trigger settlement (Credit GBP)	Saturday	11:50:00	After event	70
89	Trigger settlement (Credit LBP)	Saturday	11:50:00	After event	71
90	Trigger settlement (Credit USD)	Saturday	11:50:00	After event	72
91	Pre-finalisation event	Saturday	12:00:00	Fixed start time	0
92	Finalisation event	Saturday	12:0500	After event	91
93	Square-off event	Saturday	12:08:00	After event	92
94	End cycle day	Saturday	12:10:00	After event	93

Appendix C-1: Decline Reason code list

Reason code type: Decline		
Code	Description	Admin only
DC001	Administrator Intervention	Yes
DC002	Administrator Declined the Cheque During Session Upon Representative Request	Yes
DC102	Account Closed	No
DC103	Insufficient Funds	No
DC105	Contradiction between Beneficiary's name and signature / seal	No
DC106	Drawer's Signature Differs / Mismatch / Expired	No
DC107	Cheque Reported Stolen or Lost	No
DC109	Account Information is Incorrect	No
DC110	Alteration Requires Drawer's Signature	No
DC111	Amount in Figures Not Clear	No
DC112	Amount in Words and Figures Differs	No
DC113	Amount in Words Required	No
DC114	Beneficiary Name Incomplete/Incorrect	No
DC115	Beneficiary Name / Seal Unclear	No
DC116	Non compliance with the legal requirements for fingerprints certification	No
DC117	Cheque Crossed a/c Payee Only	No
DC118	Cheque Damaged / Mutilated /Torn	No
DC119	Cheque Date Past Due / Missing Date	No
DC120	Clearing Seal Missing	No
DC121	MICR Coding Line / Not Valid / Mismatch / Missing	No
DC122	Drawer's Seal Missing / Not Clear	No
DC123	Lack of Drawer's Signature	No
DC124	One or More of the required Drawer signatures is missing	No
DC126	Ministry of Finance payment order (Non Endorsable)	No
DC127	Payer's Account Under Legal Action /Money Laundering	No
DC128	Not Drawn On Us	No
DC129	The Payer Has Not Provided us a Debit Mandate (for Bill Collection)	No
DC130	Forged Cheque / Cheque Reproduced Fraudulently	No
DC131	Drawer Bankrupt	No
DC132	Invalid Proxy	No
DC133	Currency Code Not Valid	No
DC134	Deactivated Domiciliation (Bill Collection)	No
DC135	Proxy or Authorization Expired / Cancelled	No
DC136	Beneficiary Bank Seal Missing	No
DC137	The Cheque Not Paid Through Clearing House - submit individually for collection	No
DC138	Non compliance with the article 85 of the Code of Money and Credit	No
DC139	Mismatch in Cheque/Envelope/Ticket Decoding	No
DC140	Non compliance with the applicable regulations setting the minimum cheque Amount	No
DC141	Lack of Beneficiary seal/signatory is missing	No
DC142	Irregular sequence of endorsements	No
DC143	Cheque presented by a Participant and drawn on its own account at BDL	No

Appendix C-2: Return Reason code list

Reason code type: Return		
Code	Description	Admin only
RT101	Account Blocked - Return	No
RT102	Account Closed - Return	No
RT103	Account Holder Blocked The Account - Return	No
RT104	Account Holder Deceased - Return	No
RT105	Account in Different Currency - Return	No
RT106	Account Information is Incorrect - Return	No
RT107	Account Under Legal Action - Return	No
RT108	Beneficiary Not Our Client - Return	No
RT109	IBAN Invalid - Return	No
RT110	Name and IBAN Discrepancy - Return	No
RT111	Beneficiary's Name Missing - Return	No
RT112	Beneficiary's Name on Boycott List - Return	No
RT113	Beneficiary Objection - Return	No
RT114	Beneficiary Refused Payment For Legal Issue – Return	No
RT115	Details of Transaction Missing - Return	No
RT116	Money Laundry Doubt - Return	No
RT117	IBAN Number Missing - Return	No

Appendix C-3: Cancel Reason code list

Reason code type: Cancel		
Code	Description	Admin only
CN001	Administrator Intervention	Yes
CN002	Administrator Cancelled the Cheque During Session Upon Representative Request	Yes
CN003	Participant Excluded From Physical Session- Representative is Absent or Late	Yes
CN101	Operational Mistake	No
CN102	Beneficiary Customer Stopped Collection	No
CN103	Ordering Customer Stopped Credit Transfer Payment	No

Appendix C- 4: Reverse Decline Reason code list

Reason code type: Reverse decline		
Code	Description	Admin only
RD001	Administrator Reversed Decline During Session Upon Representative Request	Yes
RD002	Administrator Intervention	Yes
RD003	Participant Excluded From Final Session – Representative Absent or Late	Yes
RD101	Operational Decline Mistake	No
RD102	The Payer Funded his Account	No
RD103	The Payer Corrected the Signature	No
RD104	The Payer Recovered the Cheque's Information	No
RD105	The Payer Provided Us with The Mandate	No

Appendix E: Cheque Clearing Stream

General Rules: *Cheque Clearing*

Label	Value
Scheme pattern	CT Collect
Return period in days after settlement (during which a return instruction may be submitted)	0
Allow decline instructions	Yes
Automatically roll payments to next business day if non standard business value day	Yes
Physical exchange session applicable	Yes
Number of sessions per day	1
Allow CLEAR provider to manage instructions during session	Yes
Paying customer account required	Yes
Incoming batch payments dependent on each other	No
Instruction REC CODE	CLCHQ
Exchange Center Code	BEY

Currency Agreement Rules: *Cheque Clearing*

Currency	Stream Code	Stream Name	Minimum Amount	Maximum Amount	Submission Prior to Business day (T-n)	Settlement After Business day (T+n)
LBP	CHQLBP	Cheque LBP	1	Unlimited	1	1
USD	CHQUSD	Cheque USD	0.01	Unlimited	1	2
EUR	CHQEUR	Cheque EUR	0.01	Unlimited	1	2
GBP	CHQGBP	Cheque GBP	0.01	Unlimited	1	2

Appendix F: Credit Transfer Clearing Stream

General Rules: *Credit Transfer*

Label	Value
Scheme pattern	CT Pay
Submitted payment instructions/cancellation period in days prior to transaction day (T-n)	5
Settlement days after transaction day (T+n)	0
Return period in days after settlement (during which a return instruction may be submitted)	3
Allow decline instructions	No
Automatically roll payments to next business day if non standard business value day	Yes
Number of sessions per day	2
Allow CLEAR provider to manage instructions during session	No
Paying account IBAN format	Yes
Beneficiary account IBAN format	Yes
Incoming batch payments dependent on each other	No
Instruction REC CODE	CLTRN
Exchange Center Code	HOF

Currency Agreement Rules: *Credit Transfer*

Currency	Stream Code	Stream Name	Minimum Amount	Maximum Amount
LBP	CRTLBP	Credit LBP	1	30,000,000.00
USD	CRTUSD	Credit USD	0.01	20,000.00
EUR	CRTEUR	Credit EUR	0.01	10,000.00
GBP	CRTGBP	Credit GBP	0.01	5,000.00

Appendix G: Direct Debit Clearing Stream

GENERAL RULES: *DIRECT DEBIT*

Label	Value
Scheme pattern	CT Collect
Submitted payment instructions/cancellation period in days prior to transaction day (T-n)	5
Settlement days after transaction day (T+n)	5
Return period in days after settlement (during which a return instruction may be submitted)	0
Allow decline instructions	Yes
Automatically roll payments to next business day if non standard business value day	Yes
Number of sessions per day	1
Paying account IBAN Number Required	Yes
Beneficiary account IBAN Required	Yes
Incoming batch payments dependent on each other	No
Instruction REC CODE	CLTRN
Exchange Center Code	HOF

Currency Agreement Rules: *DIRECT DEBIT*

Currency	Stream Code	Stream Name	Minimum Amount	Maximum Amount
LBP	DDBLBP	DEBIT LBP	1	30,000,000.00
USD	DDBUSD	DEBIT USD	0.01	20,000.00
EUR	DDBEUR	DEBIT EUR	0.01	10,000.00
GBP	DDBGBP	DEBIT GBP	0.01	5,000.00

Appendix H: Cards Clearing Stream

General Rules: *Cards Stream*

Label	Value
Submitted payment instructions/cancellation period in days prior to transaction day (T-n)	1
Settlement days after transaction day (T+n)	0
Return period in days after settlement during which a return instruction may be submitted	0
Allow decline instructions	No
Automatically roll payments to next business day if non standard business value day	Yes
Number of sessions per day	1
Allow CLEAR provider to manage instructions during session	No
Paying account IBAN format	Yes
Beneficiary account IBAN format	Yes
Incoming batch payments dependent on each other	No
Instruction REC CODE	CLATM
Exchange Center Code	HOF

SWITCH/Currency Agreement Rules: *Cards Stream*

Switch	Scheme Pattern	Currency	Stream Code	Stream Name	Minimum Amount	Maximum Amount
CSC	CT Collect	LBP	SCCLBP	CSC COL LBP	1	Unlimited
CSC	CT Collect	USD	SCCUSD	CSC COL USD	0.01	Unlimited
CSC	CT Collect	EUR	SCCEUR	CSC COL EUR	0.01	Unlimited
CSC	CT Pay	LBP	SCPLBP	CSC PAY LBP	1	Unlimited
CSC	CT Pay	USD	SCPUSD	CSC PAY USD	0.01	Unlimited
CSC	CT Pay	EUR	SCPEUR	CSC PAY EUR	0.01	Unlimited

Switch	Scheme Pattern	Currency	Stream Code	Stream Name	Minimum Amount	Maximum Amount
CTM	CT Collect	LBP	STCLBP	CTM COL LBP	1	Unlimited
CTM	CT Collect	USD	STCUSD	CTM COL USD	0.01	Unlimited
CTM	CT Collect	EUR	STCEUR	CTM COL EUR	0.01	Unlimited
CTM	CT Pay	LBP	STPLBP	CTM PAY LBP	1	Unlimited
CTM	CT Pay	USD	STPUSD	CTM PAY USD	0.01	Unlimited
CTM	CT Pay	EUR	STPEUR	CTM PAY EUR	0.01	Unlimited

Switch	Scheme Pattern	Currency	Stream Code	Stream Name	Minimum Amount	Maximum Amount
IPN	CT Collect	LBP	SICLBP	IPN COL LBP	1	Unlimited
IPN	CT Collect	USD	SICUSD	IPN COL USD	0.01	Unlimited
IPN	CT Pay	LBP	SIPLBP	IPN PAY LBP	1	Unlimited
IPN	CT Pay	USD	SIPUSD	IPN PAY USD	0.01	Unlimited

Appendix I: BDL Credit Transfer Clearing Stream

General Rules: *BDL Credit Transfer*

Label	Value
Scheme pattern	CT Pay
Submitted payment instructions/cancellation period in days prior to transaction day (T-n)	5
Settlement days after transaction day (T+n)	0
Return period in days after settlement during which a return instruction may be submitted	3
Allow decline instructions	No
Automatically roll payments to next business day if non standard business value day	Yes
Number of sessions per day	1
Paying account IBAN Number Required	Yes
Beneficiary account IBAN Required	Yes
Incoming batch payments dependent on each other	No
Instruction REC CODE	CLTRN
Exchange Center Code	HOF

Currency Agreement Rules: *BDL Credit Transfer*

Currency	Stream Code	Stream Name	Minimum Amount	Maximum Amount
LBP	BCTLBP	BDL Cred LBP	1	Unlimited
USD	BCTUSD	BDL Cred USD	0.01	Unlimited
EUR	BCTEUR	BDL Cred EUR	0.01	Unlimited
GBP	BCTGBP	BDL Cred GBP	0.01	Unlimited

Appendix J: BDL Collection Clearing Stream

General Rules: *BDL Collections*

Label	Value
Scheme pattern	CT Collect
Submitted payment instructions/cancellation period in days prior to transaction day (T-n)	1
Settlement days after transaction day (T+n)	0
Return period in days after settlement during which a return instruction may be submitted	0
Allow decline instructions	No
Automatically roll payments to next business day if non standard business value day	Yes
Number of sessions per day	2
Paying account IBAN Number Required	Yes
Beneficiary account IBAN Required	Yes
Incoming batch payments dependent on each other	No
Instruction REC CODE	CLTRN
Exchange Center Code	HOF

Currency Agreement Rules: *BDL Collections*

Currency	Stream Code	Stream Name	Minimum Amount	Maximum Amount
LBP	BCLLBP	BDL Coll LBP	1	Unlimited
USD	BCLUSD	BDL Coll USD	0.01	Unlimited
EUR	BCLEUR	BDL Coll EUR	0.01	Unlimited
GBP	BCLGBP	BDL Coll GBP	0.01	Unlimited

Appendix K: Debit Authorization Form

Transaction Number: **Payment Currency:** LBP / USD / Euro / GBP

Note: the Transaction Number shall be set by the Payor's Bank and used as is by the Payee's Bank.

Payee Information

Name:

Address:

Contact Telephone:

E-mail:

Payee Banking Information

Bank:

SWIFT BIC:

PAYEE IBAN: LB

Payor Information

Name:

Address:

Contact Telephone:

E-mail:

Payor Banking Information *(to be completed by the Payor's Bank)*

Bank:

SWIFT BIC:

PAYOR IBAN: LB

Payment Information

Payment Origin:

Goods *(please specify)* _____

Services *(please specify)* _____

Payment type:

Fixed Amount *(please specify)* _____

Variable Amount *(please specify whether there is a maximum amount)* _____

Payment Intervals:

One time payment Monthly Quarterly Semi annual Yearly

Other *(please specify)* _____

Sporadic Intervals *(please specify event or criteria)* _____

By signing this form, the Payor authorizes the Payee or the Payee's Bank to electronically draw a debit (and, if necessary, credit to correct erroneous debits) for the purpose of making payment for the goods or services provided to the Payor by the Payee, on the Payor's account as indicated here above. The Payor therefore authorizes the Payor's Bank to honor and pay such debits.

This authorization is provided solely for the benefit of the Payee and is subject to the Payor's Bank agreeing to process debits against the Payor's account in accordance with BDL-CLEAR payment system rules.

The Payor understands that this authorization will remain in full force and effect until the final payment date and may only be modified or cancelled with the approval of the Payee.

The Payor has the right to receive reimbursement for any debit that is not authorized or is not consistent with this form.

The Payor and the Payee represent and warrant that the banking and account information provided above is complete and accurate and that any changes will be promptly notified to the parties involved and that all persons required to authorize withdrawals from the Payor's account above have authorized the debits to be drawn from the specified account pursuant to this authorization.

The Payor's rights are explained in a statement that can be obtained from the Payor's Bank.

Date _____

Payor _____ Payor's Bank _____ Payee _____

Signature _____ Signature _____ Signature _____

Appendix L: Credit Transfer Form

Bank (name and address of the bank to which the order is addressed):

SWIFT BIC: □□□□□□□□

Transaction number: _____

Customer Information

Customer's Name (as it appears on bank account):

Address:

Contact Telephone:

E-mail:

Customer's IBAN: LB□□ □□□□ □□□□ □□□□ □□□□ □□□□ □□□□

Receiver Information

Beneficiary's Name:

Address:

Contact Telephone:

E-mail:

Beneficiary's Bank:

SWIFT BIC: □□□□□□□□

Beneficiary's IBAN: LB□□ □□□□ □□□□ □□□□ □□□□ □□□□ □□□□

Transfer Information

Transfer Amount: _____ Currency: LBP / USD / Euro / GBP

Date of Transfer(DD/MM/YYYY): __/__/____

By signing this form, the Customer requests the Customer's Bank to credit the Beneficiary's account at the Beneficiary's Bank as indicated here above. This Credit Transfer Order is made for the benefit of the Beneficiary and is subject to the Customer's Bank applying BDL-CLEAR payment system rules while processing such transfer.

The Customer understands that once the payment order is executed, it cannot be cancelled or declined. However, a submitted payment order may be cancelled or modified prior to the transfer date. The payment shall be credited to the Beneficiary's account at the Date of Transfer mentioned here above.

The Customer understands that any payment order received by the Bank after the __:00pm cut off hour will be sent the following business day. Also, the Bank does not guarantee the funds transfer will be completed on the same day.

The Customer represents and warrants that the banking and account information provided above is complete and accurate.

The Customer further understands that the Customer's Bank will not verify the IBAN number with the name on the Beneficiary's account and that IBAN numbers will supersede the name of the Beneficiary or the name of the Beneficiary's Bank.

The Customer understands that the Customer's Bank may charge a fee for the transfer.

Any additional information concerning the Customer's rights may be obtained from the Bank.

Customer Signature _____

Date _____

Appendix M: Rules and Procedures of the Physical Exchange Session of Cheques at BDL.

إجراءات وأسس تبادل الشيكات لدى مصرف لبنان

أولاً:

- تجري جلسات تبادل الشيكات بإدارة وإشراف موظف من مصرف لبنان (مديرية أنظمة الدفع) يسمى فيما يلي "المشرف"، يكون هذا "المشرف" ملزماً بـ:
- تطبيق أحكام هذا النظام تجاه جميع المشتركين.
 - إدارة نظام الدفع بالتجزئة الإلكتروني مع مساعديه الفنيين على أجهزة الكمبيوتر.
 - افتتاح وإدارة واختتام جلسات التبادل الورقي.

ثانياً:

- على كل مصرف مشترك ان يعين ممثلاً اصيلاً وممثلاً رديفاً من بين مستخدميه المثبتين للقيام بعمليات تبادل الشيكات نيابةً عنه.
- يمثل كل مصرف مستخدم او مستخدمون لهم صفة المستخدم النظامية، وتوضع اسماء جميع الممثلين ونماذج توقيعهم تحت اطلاق المصارف المشتركة.
- على الممثلين ان يكونوا حاضرين في الاماكن المعينة لهم في الغرفة المخصصة لتبادل الشيكات لدى مصرف لبنان في تمام ساعة افتتاح الجلسات.
- على الممثلين التقيد بهذه الاجراءات وبموجبات الانضباط التي يضعها مصرف لبنان. كما عليهم الا يغادروا الغرفة الا بعد اختتام الجلسة وبعد الاستئذان من "المشرف".
- يحظر بناتاً على كل شخص غير مرخص له / أو لا يحمل الترخيص اللازم ولوج الغرفة المخصصة لتبادل الشيكات لدى مصرف لبنان خلال دوام الجلسة.
- يجب ان يكون كل مستخدم مزوداً بترخيص يحمل رسمه ، صادر عن المصرف الذي ينتمي اليه.
- يسمح لمراسلي المصارف المنتدبين بالدخول إلى صالة الإنتظار المخصصة لذلك بغية استلام الشيكات وذلك بعد إختتام كل جلسة.
- يزود مصرف لبنان ادارات المصارف بتصاريح الدخول لمندوبيها الى الغرفة المخصصة لتبادل الشيكات ، وعلى هؤلاء المندوبين حمل هذه التصاريح بشكل بارز خلال تواجدهم في حرم مصرف لبنان.
- يحق " للمشرف" دون التعرض لتطبيق الغرامات الملحوظة ادناه ولسائر التدابير التي يمكن لمصرف لبنان ان يتخذها بحق المصرف المشترك، ان يفرض، اذا رأى ذلك مناسباً ، ابدال أي ممثل في الحالات التالية:
- تصرف غير مرض ، ولا سيما في ما عني موجبات الانضباط.
- اخطاء ناتجة عن اهمال فادح متكرر.

ثالثاً:

- توزع الاماكن في الغرفة المخصصة لتبادل الشيكات على اساس الرقم الترتيبي كما هو وارد على لائحة المصارف التي ينشرها مصرف لبنان .
- يجب وضع الرقم الترتيبي على كل بيان تجاه اسم كل مصرف مشترك .

رابعاً:

- على ممثلي المصارف التواجد في الأوقات المحددة للجلسات. أي تأخير أو تغيب يُعرض المصرف للإجراءات والغرامات الواردة في الجدول المذكور في البند " تاسعاً " ادناه.
- في بداية الوقت المحدد لكل جلسة وبعد اكتمال الحضور، يوزع المشرف على ممثل كل مصرف نتائج جلسات مصرفه المؤقتة والنهائية .
- يقوم ممثل كل مصرف بتوزيع واستلام الشيكات ثم يعمل على المطابقة بين نتائج الجلستين المؤقتة والنهائية الموزعة له وبين واقع الشيكات الورقية المسلمة والمستلمة ، وفي حال :

- تطابق النتائج بين واقع الشيكات المسلمة والمستلمة وبين المعلومات المستخرجة من النظام، يقوم ممثل كل مصرف بتوقيع وختم التقارير المطبوعة والموزعة له، ثم يسلمها الى المشرف قبل الوقت المحدد لإنهاء كل جلسة.
- عدم تطابق النتائج بين واقع الشيكات الورقية المسلمة والمستلمة وواقع النتائج الموزعة للمصارف، يتوجب على ممثل المصرف المعني الطلب من المشرف إجراء التصحيح اللازم وفقاً للنماذج المخصصة لذلك.
- يحظر على ممثلي المصارف استلام شيكات غير مسحوبة على صناديقها ، وفي هذه الحال يتوجب تصحيح هذا الخطأ فوراً أثناء الجلسة .
- يحظر على ممثلي المصارف الإنصراف من الغرفة المخصصة لتبادل الشيكات أو إخراج الشيكات، تحت أي ظرف كان، الا بعد الإعلان عن اختتام الجلسة.
- يعلن "المشرف" عن اختتام الجلسة بعد استلامه النتائج الموقعة من قبل ممثلي كافة المصارف.
- يجب ان يتم تسليم الشيكات بموجب جداول دفع على نسختين تنظم لكل مصرف بمفرده وبكل عملة على حدة لقاء ابراء من ممثل المصرف المستلم على النسخة الثانية منها.
- ترتب الشيكات حسب ورودها على الجدول.
- يجب ضم بطاقة تدقيق لكل رزمة من الشيكات لكل مصرف بمفرده.
- يجب ان تكون جداول تسليم الشيكات وبطاقات التدقيق منظمة بحسب نماذج البيانات الخاصة الموضوعه من قبل مصرف لبنان والتي يتعين على كل مصرف ان يقوم بطبوعها على نفقته الخاصة.

خامساً:

ينصح للمصارف بأن يبنه بعضها البعض الآخر قبل افتتاح جلسة تبادل الشيكات الى ما قد يعاد من شيكات ذات اهمية محررة بالعملة اللبنانية او بالعملات الاجنبية حتى تستطيع المصارف المعنية عند الضرورة تمويل حساباتها لدى المركز الرئيسي لمصرف لبنان قبل موعد افتتاح جلسات تبادل الشيكات.

سادساً:

في حال تغيب ممثل مصرف معين عن الحضور الى الجلسة تبقى الشيكات المرتجعة اليه من المصارف الأخرى بعهدة "المشرف" في مصرف لبنان لغاية استلامها منه.

سابعاً:

يجب ان تحمل الشيكات المقدمة الى المقاصة على ظهرها عبارة "مقاص عليه بتاريخ"، مع ذكر اسم المصرف المتخلي وتاريخ تسديد المقاصة وتعتبر هذه العبارة بمثابة ابراء.

ثامناً:

على ممثلي المصارف، وقيل انصرافهم من الغرفة المخصصة لتبادل الشيكات التأكد من اصطحابهم جميع المستندات العائدة الى مصرفهم (الشيكات - بطاقات التدقيق ..) وعلى ادارات المصارف التأكد من استلامها هذه المستندات من قبل ممثليها بصورة يومية. لا يتحمل مصرف لبنان اي مسؤولية من جراء فقدان اوراق او اي مستندات اخرى في أمكنته .

تاسعاً:

تفرض الغرامات المحددة أدناه في الحالات التالية :

١- تصحيح خلال الجلسة :

- إلغاء شيك معروض / ٢٥ ٠٠٠ / ل.ل.
- إلغاء شيك مرتجع / ٢٥ ٠٠٠ / ل.ل.
- إدخال شيك مرتجع / ٥٠ ٠٠٠ / ل.ل.

٢- تاخير إختتام جلسة :

- عدم تقديم النتائج المصادق عليها ضمن الوقت المحدد لكل جلسة /٥٠٠ ٠٠٠ ل.ل.

٣- قبول شيك غير مسحوب على المصرف المتلقى:

- / ٢٥ ٠٠٠ ل.ل. على كلا المصرفين.

٤- الإخلال بموجبات الإنضباط خلال الجلسة:

- تفرض غرامة / ٢٠٠ ٠٠٠ ل ل عند تسجيل المخالفة الثانية.

- تفرض غرامة / ٢ ٠٠٠ ٠٠٠ ل ل في حال انصراف ممثل من الجلسة قبل اختتامها أو بدون استئذان "المشرف".

٥- إجراءات وغرامات التأخير وعدم الحضور:

- تأخر ممثل الى ما بعد افتتاح الجلسة حتى ولو لم يكن لديه شيكات للتسليم الى المصارف الأخرى ، تفرض غرامة /٢٠٠ ٠٠٠ ل.ل. وتتخذ الإجراءات التالية :

- في حال التأخر أكثر من ١٠ دقائق / يمنع من توزيع الشيكات المعروضة
- في حال التأخر أكثر من ٢٠ دقيقة / يمنع من توزيع الشيكات المعروضة والشيكات المرتجعة.

- تخلف مندوب عن الحضور / ١ ٠٠٠ ٠٠٠ ل.ل.

Appendix N-1: Licensed ATM Switches



لائحة شركات شبكات الربط الألكترونية المرخص لها من مصرف لبنان
(ATM Switches)

الرقم	Name	الإسم
٠١	CSC BANK S.A.L.	بنك سي إس سي ش.م.ل.
٠٢	INTERNATIONAL PAYMENT NETWORK (IPN) S.A.L.	شركة شبكة الدفع الدولية (IPN) ش.م.ل.
٠٣	CENTRE DE TRAITEMENT MONETIQUE S.A.L. (CTM)	سنتر دو تريتمان مونيستيك ش.م.ل. " (س.ت.أم) "

Appendix N-2: ATM Switches Membership Cover Letter

(اسم شبكة الصراف الآلي)

رقم صادر: _____

التاريخ: _____

الموضوع : إيداع كتاب تفويض بتحريك حساب

جانب : مصرف لبنان

عطفاً على التعميم الأساسي رقم ١٣٠ المرفق به القرار رقم ١١٥٩٧ الصادر بتاريخ ٢٠١٣/١١/٦ المتعلق بنظام الدفع بالتجزئة (BDL-CLEAR) لا سيما البند 4.6 المتعلق بمقاصة البطاقات.

نودعكم ربطاً بكتاب/ كتب التفويض العائدة للمشاركين المحددة أسماؤهم أدناه والمقبولين منا ، وذلك حسب الملحق رقم N-3 من التعميم المشار إليه أعلاه والموقعة أصولاً :

-
-
-
-
-

كما نرفق لكم نسخة جديدة ومحدثة عن الملحق رقم N-4.

ختم شركة شبكة الربط الالكترونية

توقيع المخولين عن الشركة

اسم الموقعين

Appendix N-3: ATM Switches Members Mandate

(اسم المصرف / المؤسسة)

رقم صادر: _____
التاريخ: _____

جانب مصرف لبنان

الموضوع : كتاب تفويض بتحريك حساب

بواسطة :

ATM SWITCH name

نفوضكم على كامل مسؤوليتنا تفويضاً غير قابل الرجوع عنه، بأن تقيدوا في حساباتنا المفتوحة لديكم بأية عملة كانت ، بعد إجراء حسابات معدل الصرف اللازمة عند الاقتضاء، أي مبلغ عائد لنا، أو على حسابنا، بأية عملة كانت، و ارد في رسائل المدفوعات الألكترونية المرسلة من شركة شبكة الربط الإللكترونية للصراف الآلي (ATM SWITCHES) المذكورة أعلاه، والناجمة أو المرتبطة باستعمال البطاقات المصدرة في السوق اللبنانية والمستعملة محلياً على أجهزة الصراف الآلي (ATM) وفق أحكام القرار الأساسي رقم ١١٥٩٧ الصادر بتاريخ ٢٠١٣/١١/٦ المتعلق بنظام الدفع بالتجزئة (BDL-CLEAR) لا سيما البند 4.6 المتعلق بمقاصة البطاقات.

للمصادقة على صحة المعلومات المبينة أعلاه

الختم	اسم وتوقيع رئيس مجلس الإدارة أو المدير العام أو ممثل البنك في لبنان

Appendix N-4: ATM Switches Members

(اسم شبكة الصراف الآلي)

رمز المؤسسة الصادر عن مصرف لبنان	التاريخ
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العدد الاجمالي لاجهزة الصراف الآلي:

توزيع الصراف الآلي على المحافظات		العدد الإجمالي للصراف الآلي	اسم المصرف
المحافظة	العدد		
بيروت			
جبل لبنان			
الشمال			
الجنوب			
البقاع			
النبطية			
بيروت			
جبل لبنان			
الشمال			
الجنوب			
البقاع			
النبطية			
بيروت			
جبل لبنان			
الشمال			
الجنوب			
البقاع			
النبطية			
بيروت			
جبل لبنان			
الشمال			
الجنوب			
البقاع			
النبطية			

للمصادقة على صحة المعلومات المبينة أعلاه

الختم	توقيع المؤسسة (عدد ٢)