

# UGANDA CLEARING HOUSE RULES AND PROCEDURES

March 2018



**BANK OF UGANDA  
P.O.BOX 7120  
KAMPALA**



**UGANDA BANKERS' ASSOCIATION  
P.O.BOX 8002  
KAMPALA**

**UGANDA CLEARING HOUSE RULES AND PROCEDURES**  
**March 2018**

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**Amendment History**

Version	Author	Date	Summary of Key Changes
0.1	Clearing Committee House	2009	Initial clearing house rules
0.2	Clearing Committee House	2011	Amendments included: <ul style="list-style-type: none"><li>• Inclusion of the 2<sup>nd</sup> clearing session.</li><li>• Inclusion of the pigeon hole's clearing</li><li>• Inclusion of fine of Ugx.10,000 for each EFT unapplied after stipulated period.</li></ul>
0.3	Clearing Committee House	2014	Amendments include: <ul style="list-style-type: none"><li>• Revision of the Direct Debit rules and regulations to make them more robust.</li><li>• Revision of the fine for late unapplied EFTs from Ugx.10,000 to Ugx.20,000 per week per transaction.</li><li>• Included the new file encryption tool GPG that replaced File Authentication System (FAS).</li><li>• Included a schedule for the upcountry clearing process.</li><li>• Discontinued the use of floppy disks as acceptable medium for transmitting back-up electronic files. The acceptable media is Flash disks and Compact Disks only.</li><li>• Revised the cut-off time for 2nd session files submission from 2.00p.m to 3.00p.m</li><li>• Updated the circumstances under which membership can be terminated.</li><li>• Revised committee quorum.</li></ul>
0.4	Clearing Committee House	2018	<ul style="list-style-type: none"><li>• Updated the rules to reflect the requirements for the new automated clearing house with cheque truncation capability.</li><li>• Provided an inward EFT credits exceptions management process.</li></ul>

**REVIEW MECHANISM**

This procedure manual should be updated every two years or as and when new processes or systems are introduced or when there are major changes to the current process.

The Chairman, UBA Clearing House Committee (or their nominated delegate) owns and is responsible for reviewing and making any changes to this document. The responsibility for implementation of the requirements therein lies with all participant banks of this scheme.

**Date Approved:** 28<sup>th</sup> March, 2018

**Review Date:** 24 months from date above.

**Contact:** Gloria Awor Kyeyune, Tropical Bank  
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AGREEMENT TO ADHERE TO CLEARING HOUSE RULES

We the undersigned, hereby agree to participate in the Clearing House operations and be bound by the Uganda Clearing House Rules and Procedures;

Dated this 10 day of April 2018

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UGANDA CLEARING HOUSE RULES AND PROCEDURES  
March 2018

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UGANDA CLEARING HOUSE RULES AND PROCEDURES

March 2018

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UGANDA CLEARING HOUSE RULES AND PROCEDURES

March 2018

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## **1.0 INTRODUCTION**

### **1.1 Purpose of the Rules and Procedures**

- (a) These Rules shall be cited as the Uganda Clearing House Rules and Procedures for facilitating automated clearing of interbank payment instruments and shall be binding between the Participants.
- (b) These rules shall come into operation on such a date as the Chairman of the Clearing House Committee shall appoint by issuance of a notice to all participants.

### **1.2 Business of the Clearing House**

Automated Clearing House (ACH) is an electronic clearing system that provides clearing services which enables files of Payment Instructions (Direct Credits, Direct Debits and Cheques) to be exchanged among participants. It facilitates Settlement of these payment instructions through calculation of a multilateral net positions and submission of a Net Settlement Instruction (NSI) to RTGS.

### **1.3 Currencies to be cleared**

The currencies to be cleared are Uganda Shillings (UGX), United States Dollar (USD), Euro (EUR), Pound Sterling (GBP), Kenyan Shillings (KES), and any other currencies that may be agreed upon with time.

### **1.4 Conventions Used**

#### **Use of “Shall”, “Should” and “May”**

The use of the words “shall”, and “should” within the Clearing House Rules and Procedures are in accordance with International Standards practice. The word “shall” indicates a mandatory requirement and “should” a preferential requirement. The use of the word “may” indicates an acceptable option.

### **1.5 Definition of Terms, Abbreviations and Acronyms**

Please refer to appendix XI for the definition of terms, abbreviations and acronyms.

## **2.0 MEMBERSHIP**

- (a) Membership of the Clearing House is open to all Commercial Banks licensed by Bank of Uganda to carry out the business of banking in Uganda under the Financial Institutions Act 2004, as amended from time to time.
- (b) Before seeking admission to the Clearing House, a bank is required to open accounts with Bank of Uganda for all operational currencies cleared.
- (c) All communication pertaining to the introduction of new banks must originate from Bank of Uganda.

## **2.1 Admission of Indirect Participants**

- (a) Every applicant for indirect membership shall be proposed by a member that shall also act as a sponsor for that financial institution that is, clearing items on its behalf. The application for indirect membership and termination thereof shall go through the prescribed stages for admission of a new member. An indirect member cannot have multiple sponsor banks.
- (b) All the liabilities and risks of an indirect member participating in the Clearing House shall be borne by the sponsoring bank.

## **2.2 Suspension of Membership**

- (a) A member shall be suspended from ACH in any of the following events:
  - (i) the participant is in breach of a prudential supervision requirement and BOU has directed that a member be suspended
  - (ii) if the member is placed under statutory management in accordance with the provisions of the *Financial Institutions Act, 2004*;
  - (iii) if in the opinion of the ACH Operations Committee a member has not acted in the highest principles and interest of the clearing and settlement process;
  - (iv) an event occurs which affects, or may affect, the ability of the participant to participate in sending and receiving payment instructions; and
  - (v) the participant breaches its obligations under these Rules or the applicable procedures and fails to rectify the breach or to provide a satisfactory justification.
- (b) In suspending the participant, the Clearing Agent, may block or disable on any terms the participant's access to the ACH system for a specified period or extension of the period taking into account the nature of the situation.
- (c) The Clearing Agent will immediately notify all participants of any suspension by the most expeditious means available.
- (d) A participant who has been suspended under this section is not entitled to participate in ACH, but it still has a right to access its data outside the system via a request to the Clearing Agent.
- (e) A participant whose access to the ACH system is suspended or blocked shall continue to honour obligations accrued in ACH operations unless otherwise stated by the Clearing Agent.
- (f) The Clearing Agent shall reinstate a participant, after the reasons for suspension, blocking or disabling have been rectified. The Clearing Agent will, as soon as reasonably possible, notify all participants of re-commencement date for the suspended participant.
- (g) The Clearing House Committee shall suspend the member pending ratification by UBA.

- (h) Any member suspended shall have the right to appeal to UBA who shall hear the appeal on its merits.
- (i) The decision rendered by UBA on appeal shall be final.
- (j) If UBA finds merit in the appeal the member shall be reinstated. If not, the suspension shall hold until such a time as UBA shall be satisfied that the suspension has had its intended effect and the member may be reinstated.
- (k) A suspended member may transact through a sponsor who will be solely responsible for all the instruments of the member.

### **2.3 Termination of Membership**

Membership to the Clearing House shall terminate in any of the following circumstances:

#### **(a) Withdrawal of Membership**

A member may withdraw from the Clearing House at any time on giving notice of not less than 28 days to the Clearing House and Bank of Uganda. Such notice should clearly state the reason for withdrawal and alternative arrangements for items in transit.

#### **(b) Revocation of Licence**

Membership shall cease if the Bank of Uganda revokes the licence of the member.

#### **(c) Failure to Meet Minimum Collateral Requirements**

Membership shall cease if a bank fails to meet its minimum collateral requirements for two consecutive days after being advised thereof.

### **2.4 Effect of termination or withdrawal of membership**

- (a) A participant whose membership has been terminated or withdrawn shall not have access to the ACH system except through a sponsor.
- (b) A participant whose membership is terminated or withdrawn pursuant to this section shall continue to be bound by these Rules in respect of:
  - (i) any act, matter or thing occurring prior to the time such termination or withdrawal takes effect or as a result of such termination or withdrawal; and
  - (ii) any fees, costs, charges and expenses which may be levied on, or which are to be reimbursed in accordance with these Rules in respect of periods which commence prior to the time such termination or withdrawal takes effect or which relate to any such act, matter or thing.
- (c) A participant whose membership is terminated or withdrawn is not entitled to be repaid all or part of any entrance, operating or other fee that has been paid.

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### **3.0 ROLES AND RESPONSIBILITIES**

The roles and responsibilities defined in these rules and procedures are those that directly relate to the operations of the Clearing House.

#### **3.1 Bank of Uganda**

Bank of Uganda shall:

- (a) be responsible for appointing the Clearing House manager;
- (b) provide facilities to ensure efficient and sound clearing and payment systems in the country which is necessary for ACH operations and performance;
- (c) administer the operations of the daily business cycle, manage the creation of reports and maintain responsibility for the security of all data, software and infrastructures including backups;
- (d) co-ordinate and oversee the payment and settlement systems in Uganda which include the ACH system;
- (e) own the ACH system and be responsible for the authorisation to participate, the establishment and maintenance of the system which shall include ensuring compliance to the ACH rules;
- (f) act as an operator for ACH system which involves managing the technical infrastructure of the system and executing the procedures involved in operating the ACH system;
- (g) maintain records of the ACH system and such other matters as may be deemed necessary;
- (h) act as the "Settlement Agent" to ACH members;
- (i) at its own discretion, delegate operations of the system to a third party;
- (j) update the data of the existing participant;
- (k) request or obtain any information regarding the ACH participants;
- (l) maintain discipline of members in ACH operations;
- (m) be a Participant in the ACH;
- (n) be an ex-officio member of the Clearing House committee; or
- (o) do all such other lawful things as are incidental or conducive to the attainment of all or any of the foregoing objectives.

#### **3.2 Member Banks**

- (a) Members of the Clearing House shall:

- 
- (i) ensure the correctness of the instruments and electronic data being presented;
  - (ii) deliver electronic data and eligible clearing instruments for exchange at the specified times; or
  - (iii) ensure that electronic data delivered is readable, complies to the defined file formats, specifications and is free from viruses, securely transmitted and stored;
  - (iv) collect, clear and pay instruments within the stipulated period;
  - (v) provide timely notification of changes to bank branches and sort codes as and when there are changes. This notification must be sent to all participants and must include new branches and closed branches;
  - (vi) ensure that they have adequate funds to meet their settlement obligations;
  - (vii) ensure that their clearing system software and hardware accommodates all the defined functionality, is adequately maintained and has reliable business continuity plans;
  - (viii) ensure that it meets the connectivity requirements for the ACH; or
  - (ix) abide by the rules and regulations at all times.
- (b) For cases where data is to be delivered on the pre-approved portable devices:
- (i) the participant must send a prior e mail communication notifying BOU that they will be remitting their electronic files on a portable device. This communication must be done 30 minutes prior to window cut off time; or
  - (ii) the files on portable device must be delivered before the given clearing window's file submission cut off time.

### **3.3 Clearing House Committee**

- (a) The Clearing House Committee shall:
- (i) be a technical committee advising the UBA on Clearing House operations;
  - (ii) be constituted by nominees, of officials from member banks, who can take decisions on behalf of their banks. The committee shall decide issues on a simple majority vote;
  - (iii) elect a chairperson, Vice Chairperson and a Secretary from among themselves every two years. These persons will be responsible for coordinating the committee activities including convening meetings, liaising with both BOU and UBA officials as regards clearing house issues and activities;
  - (iv) resolve disputes among ACH participants arising from ACH operations; and
  - (v) represent the interests of their respective banks at the Clearing House.



- (b) The quorum of the Clearing House committee shall be a minimum of any seven (7) members present.

#### **4.0 ELECTRONIC CLEARING HOUSE PROCEDURES**

##### **4.1 The Clearing Cycle or Period**

Cheques and direct debits shall clear on a T+1 basis such that the latest that customers receive value is start of day of T+2.

<b>TRANSACTION DAY</b>	<b>CLEARING CYCLE</b>
T (e.g. Monday)	Fresh cheques, direct debits and outward EFT credit instructions are deposited at bank.
T + 1 (e.g. Tuesday)	<ul style="list-style-type: none"><li>✓ Cheques, direct debits and EFT credits are presented at the clearing house.</li><li>✓ Paying Bank to return unpaid cheques and direct debits same day. EFT credits have a 24 hour unpay window save for the exception cases.</li><li>✓ Beneficiary Bank gets value for cheques and direct debits.</li><li>✓ Once unpaids are processed, customer can get value for their cheques and direct debits.</li></ul>
T + 2 (e.g. Wednesday)	<ul style="list-style-type: none"><li>✓ At the start of new business day, bank customer receives value for cheques and direct debits not returned (this applies for banks whose release of value is tagged to end of day run).</li><li>✓ Return of unpaid EFT credits.</li></ul>

##### **4.2 Daily Timetable for the Clearing House**

- (a) The Clearing House shall operate from Monday to Friday except on national holidays.
- (b) The CH shall operate 2 sessions as follows:

	<b>First session</b>	<b>Second Session</b>
<b>Clearing Instruments accepted</b>	Fresh presentments for cheques, EFT credits, Direct Debits.  Unpaid EFT credit presentments.	EFT credit fresh presentments.  Unpaid cheques, direct debits and EFT credits.
<b>File submission</b>	Files can be submitted for validation as long as the gateway is open.	Files can be submitted for validation as long as the gateway is open.

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	The gateway will provide a return message for successfully validated files as well as failed files.	The gateway will provide a return message for successfully validated files as well as failed files.
<b>Clearing Start Time</b>	8.00a.m	3.00p.m
<b>Clearing Cutoff Time</b>	8.30a.m	3.30p.m
<b>Settlement Time</b>	9.00a.m	4.00p.m

- (c) All unpaid clearing instruments shall be returned on the same day other than EFT credits that can be returned within the defined window.
- (d) The Clearing House shall, with the approval of UBA and BOU representatives, adjust the daily timetable for the Clearing House whenever deemed necessary. The Bank of Uganda Clearing Manager together with the Clearing House Chairman will be mandated to handle any adhoc requests for one off adjustments with justifiable reasons.

#### **4.3 Cheque Value Limit**

- (a) Cheques exceeding the following amounts shall not be exchanged in the Clearing House:
- (i) UGX =20,000,000= (Twenty Million UGX)
  - (ii) USD = 5,500= (Five Thousand Five Hundred USD)
  - (iii) EUR = 4,500= (Four Thousand Five Hundred EUR)
  - (iv) GBP = 4,000= (Four Thousand GBP)
  - (v) KES = 600,000= (Six Hundred Thousand KES)
- (b) The Clearing House Committee shall, with the approval of UBA and BOU:
- (i) review the cheque value limits and currencies to be exchanged in the Clearing House from time to time; and
  - (ii) issue a circular to the Participants communicating the revised cheque value limits and currencies to be exchanged in the Clearing House.

#### **4.4 Failure to Settle Rules**

##### **4.4.1 Failure to Settle in a Clearing Session**

- (a) In the event of failure to settle in a clearing session:
- (i) The RTGS system will send a message broadcast to all member banks informing them about a concurrent batch that was unable to settle.

- 
- (ii) The Manager of the Clearing House will be required to communicate to the bank that caused rejection of the concurrent batch within 30 minutes of a batch failing to settle and inform the respective bank's operations manager about the problem. The minimum communication is a phone call followed up with an electronic mail.
  - (b) If a participant fails to raise funds from the money market, it may contact BOU as the lender of last resort, if it has sufficient eligible collateral.
  - (c) BOU will evaluate the request of the defaulting bank basing on the collateral provided by the bank. BOU will only lend up to 75% of the value of the collateral provided.
  - (d) The defaulting participant shall communicate to the Clearing House Manager informing him/her on whether they have funded their accounts or not within the allowable two hours for first session and thirty minutes for second session. This will apply to both local and foreign currency. The minimum communication is a phone call followed up an electronic mail.
  - (e) If the defaulting bank has funded their account, the concurrent batches will be resubmitted.
  - (f) If the bank, after all the above steps, still has insufficient funds, then the survivors pay rule will be invoked.
  - (g) A bank that causes the invocation of "Survivors Pay Rules" will automatically be suspended from the subsequent clearing sessions and the clearing house member banks notified so that all clearing instruments to this bank are not processed.
  - (h) The suspension shall be effective until the settlement agent advises the Clearing House management that the said bank has reinstated its collateral and paid back the portion of collateral and interest of the other members that was used up.

#### **4.4.2 Survivors' Pay Rules**

- (a) All member banks shall be obliged to contribute to a collateral pool.
- (a) The criteria for contribution to the collateral pool shall be:
  - (i) each participating Bank shall contribute equally to the collateral pool;
  - (ii) the minimum contributions shall be advised once every three months, using data for the last 3 months. The minimum contribution shall be held constant for three months;
  - (iii) the collateral pool will be calculated basing on the highest net debit position in the clearing house over the past 3-months plus 50%. The 50% is to take care of fluctuations over the future period since the calculations are based on past records; and
  - (iv) upon maturity of the treasury bills held in the collateral pool, the banks will be credited with the principal and the interest. On the same day, Bank of Uganda will debit the accounts of the commercial banks with the cost for the new collateral amount for the next 3 months.

- (c) In the event that a member bank is unable to clear and part of the collateral is used for settlement:
  - (i) the collateral used shall be sold at the ruling market rate;
  - (ii) the used-up collateral shall be allocated to the participant that was unable to settle up to 100% of its contribution; and
  - (iii) the rest of the outstanding balance shall be allocated to the other participants on an equal basis.
- (d) Before a member who was unable to settle is re-admitted to the Clearing House, that bank will be required to fulfil the required condition.
- (e) The interest accrued on the collateral of the other banks that was used to settle the deficit shall be calculated using the ruling rediscount rate of the Treasury bill.
- (f) The collateral and interest refunded shall be credited to the accounts of the members who had contributed.
- (g) The collateral put forward shall earn interest at the 91 days Weighted Average Treasury Bill Rate of the most recent Auction prior to the re-set of the individual member's contribution. All interest accruing thereof shall be due to the bank.

#### **4.4.3 Collateral Management**

- (a) The collateral pool shall be kept at the Bank of Uganda Central Depository System (CDS).
- (b) Bank of Uganda shall open a separate account for the collateral pool for ease of management and monitoring.
- (c) The collateral value shall be 75% of the amount that can be realized on the security on rediscounting it (i.e. the margin of safety shall be 25% of the face value of the security).

#### **4.5 Delivery to the Clearing House**

- (a) Exchange of payment instruments and their associated electronic files, shall take place on the ACH gateway provided by Bank of Uganda.

### **5. CHEQUE HANDLING**

#### **5.1 Cheque Processing**

Cheques shall be processed in accordance with the National Cheque Standard in Appendix VI, the Cheque Truncation Guidelines in Appendix VIII and the manual cheque clearing guidelines in Appendix IX.

A cheque can only be presented once. The payee will be issued with a cheque dishonor advice (also known as IRD). Refer to appendix XIII for the IRD template.

## **5.2 Interim Measure before Amendment of the Bill of Exchange Act and the Electronic Transactions Act**

- (a) In the event that there is a dispute in any legal proceeding concerning the presented or paid cheque, the collecting bank shall be required to produce the physical cheque for purposes of providing evidence.
- (b) From the date of the go live of the cheque truncation system, all participants shall be required to present cheques using electronic records (images) for purposes of facilitating clearing and the paying bank shall base its decision to pay or not to pay on that electronic record. The electronic image must be scanned from a physical cheque which must be retained by the collecting bank for the required legal period of ten years. At no point in time shall the collecting bank send an electronic record to the paying bank which is not scanned from a physical cheque.
- (c) The presenting bank shall hand over physical instruments (cheques) to the Central Bank in the event that this bank is exiting the market, ceasing operations or is closed.

## **6. ELECTRONIC FUNDS TRANSFERS (EFTs)**

### **6.1 General Guidelines**

- (a) The Clearing House shall facilitate electronic transfer of funds between participants using files sent over telecommunication lines or agreed storage media but not paper based EFTs.
- (b) Banks shall use specific authorisation from clients to initiate an EFT record. These will be in the form of Agreements, Mandates, customer instructions or supporting documents.
- (c) The bank originating a Credit Transfer shall be responsible for the accuracy and authenticity of the contents of the records contained in the Credit Transfer File. They shall also be responsible for providing comprehensive originator details.
- (d) The bank receiving a Credit Transfer shall be responsible for the accurate processing of the transactions contained in the records in the Credit Transfer File.
- (e) The bank originating a Direct Debit shall be responsible for the accuracy of the contents of the records contained in the Direct Debit File. They shall also be responsible for providing comprehensive originator details.
- (f) The bank receiving a Direct Debit, when processing such transactions, shall be responsible for the accuracy and authenticity of the contents of the records in the Direct Debit File as per direct debit mandates held.

### **6.2 Preparation of EFT records**

EFT instructions shall be prepared in accordance with the ISO 20022 EFT file format. See Appendix VII for the ISO file format.



## **6.3 Presentation and Processing**

### **6.3.1 Presentation**

A bank may present EFT instructions to any other bank or sub-member through the clearing house, provided that the receiving bank or sponsoring bank is a member of the clearing house.

### **6.3.2 Processing**

Banks shall process EFT instructions as follows:

#### **(a) EFT Credit Transfers**

- (i) The banks shall credit the beneficiary's account within 24 hours on the receipt of a credit transfer instruction or unpay the same.
- (ii) The Bank will not pay or unpay within 24 hours when the beneficiary bank is conducting investigations such as suspicious transactions monitoring and sanctions screening. The recipient bank must notify the sending bank and Bank of Uganda of the investigations being conducted within two working days of receipt of funds. The recipient bank must then handle their investigations and either apply or unapply funds in a period not exceeding one week (5 working days).
- (iii) The only exception to (ii) above will be recalled funds requests received after the five working day period. Below is the exceptions process to be followed for return of recalled funds;
  - On receipt of recalled funds the beneficiary bank will communicate to BoU via e-mail notifying them of the intention to return payments. The communication must include the recalled funds letter /request as well as the details of the clearing date and session in which they intend to return funds.
  - Once BoU agrees, the beneficiary bank proceeds to action the recall of funds request as per existing procedure.

#### **Important Note:**

- It is preferred that all funds recall requests do not exceed three months from the date the funds were remitted.
- A penalty of Ugx.1,000,000 per transaction will apply to any participant banks that abuse this exceptions handling process.

#### **(b) EFT Direct Debits**

The recipient bank shall debit the payer's account or unpay the direct debit within the defined timelines in section 4.1 on receipt of a direct debit instruction confirmed against a mandate (agreement).

#### **(c) Verification of Direct debit Mandates**

On receipt of a direct debit mandate, the drawer's bank must verify authenticity of mandate and advise the findings to the collecting bank within five working days of receipt of the mandate.

## **7. DIRECT DEBITS PROCESSING**

The members of the Clearing House shall operate the Direct Debit process.

### **7.1 Roles of Participants in the Direct Debit Process**

#### **7.1.1 Originator**

- (a) An Originator must first obtain a Direct Debit Authority (DDA) from a Payer before initiating a Transfer on the Payer's bank account. Prior to initiating a transfer, the Originator must have an authorised mandate from the payer's bank approving the payment for processing.
- (b) On receipt of a Payer's signed DDA, an Originator becomes entirely responsible for collecting payments due under that Authority, via a Transfer. An Originator cannot require the Payer's Bank to settle by any other means.
- (c) An Originator must:
  - (i) Initiate a Transfer strictly within the terms of the DDA.
  - (ii) Initiate a Transfer within the terms of any Advance Notice given to a Payer.
- (e) An Originator's identity quoted on a Transfer must be the same as that quoted in the DDA.
- (f) The originator must ensure to use the stipulated codes for the various direct types as indicated in Appendix X of the clearing house rules and regulations.
- (g) If an Originator wishes to vary the terms of a fixed amount Authority, a Payer must provide a new Authority incorporating a cancellation clause for the initial DDA.
- (h) An Originator must note that for any cancellation, notice should be given.
- (i) On notification in writing from the Payer that DDA is cancelled or amended, an Originator must alter his records immediately, in order to ensure that:
  - (i) in the case of a cancellation, that a Transfer is not initiated after receipt of such notice except in cases of 7.1.3(c).
  - (ii) in the case of an amendment, that all Transfers initiated in the future incorporate the amendment so notified.
- (j) The Originator must only process a transfer upon receipt of confirmation from the Payer's bank that the DDA has been duly reviewed and its okay to process.
- (k) Merging of direct debit instructions/ payments is prohibited.

**Note:**

An Originator should retain documentation received from a Payer's Bank, for ease of reference. The absence of evidence could prejudice a successful counter-claim against a Payer's Bank.

### **7.1.2 Originator's Bank**

- (a) An Originator's Bank is responsible for ensuring that an Originator adheres to the requirements of the DDA.
- (b) An Originator's Bank shall ensure that the data in a direct debit transfer must conform to that advised in the DDA.
- (c) An Originator's Bank is responsible for advising the Originator of any Transfer Cancellations within 24 working hours of receipt of this notice. This communication must be in writing (letter/electronic mail).
- (d) If an Originator's Bank ceases to be a member of the Clearing House, then the Originator shall appoint one of the Originator's other banks to hold that responsibility, under advice to the Uganda Bankers Association.
- (e) An Originator's Bank must notify the Uganda Bankers Association of the Originator's identity quoted in the DDA, and any changes to that name or constitution, for circulation to all banks.
- (f) An Originator's Bank shall give information and guidance on all aspects of the DDA to an Originator.
- (g) Before the introduction of an Originator to the DDA, the Originator's Bank must approve all documentation that will be used by that Originator, so that the required standards of procedure and documentation are achieved and maintained.
- (h) The Originator bank will submit and track the DDA submitted to the Payer's bank for authentication. The DDA shall be submitted in duplicate. They will advise the originator as to whether the collection process should begin or not.
- (i) The DDA for verification must be delivered directly to the paying bank. The DDA must be accompanied with a cover letter in duplicate. The payer's bank acknowledges receipt on both copies of the cover letter and retains a copy while the originator's bank keeps the other copy. The payer's bank also keeps both copies of the DDA for verification.
- (j) After verification, the paying bank has to courier/deliver the DDA back to the originating bank. Alternatively, if the originator's bank is agreeable, the paying bank may use e-mail or SWIFT MT199 to notify the origiator's bank on the results of the verification.

### **7.1.3 Payer**

- (a) The initiation of a Transfer must be strictly within the terms of the Authority and any Advance Notice, which a payer has been given by the Originator.
- (b) A Payer must note that for any cancellation, notice should be given. A payer can cancel an Authority at any time by giving an Originator notice in writing. The payer is also required to advise both the Payer's Bank and the Originator on this cancellation. The Payer's Bank is then required to promptly advise the Originator's Bank of this Cancellation.

- (c) The Payer is obliged to pay in circumstances where an Originator receives a notice of cancellation but is unable to act on it before the next due date of payment. An Originator must be notified of any amendments to a DDA. The originator shall cover this specific period of notice with the payer in the agreement.

#### **7.1.4 Payer's Bank**

- (a) A Payer's Bank shall accept Transfers originated under an Authority after verifying or checking that:
  - (i) an Authority exists and is not expired;
  - (ii) payments conform to the terms of the Authority; and
  - (iii) any purpose or condition of payment expressed in that Authority is fulfilled
- (b) The Payer's bank will verify the authorities received and advise the Originator Bank on the status of these authorities within five working days of receipt of the authorities. The payer's bank retains a copy of the authority and returns the other to the originator's bank. They will advise the originator as to whether the collection process should begin or not.
- (c) The returned mandates must be delivered through courier or directly to the paying bank. The mandates must be accompanied with a cover letter in duplicate. The originator's bank acknowledges receipt on both copies, retains one while the payer's bank keeps the other copy. Alternatively, if the originator's bank is agreeable, the paying bank may use e-mail or SWIFT MT199 to notify the originator's bank on the results of the verification.

#### **7.2 Presentation, Settlement & Charges**

- (a) All the DDA shall contain a unique Identification Number and this number must be:
  - (i) quoted on all Transfers; and
  - (ii) quoted on the DDA submitted for verification by the Payer's Bank.
- (b) If a Payer's Bank cannot pay a Transfer for any reason, the Payer's Bank shall return that debit to the Originator's Bank as per timelines defined in the clearing house rules. The Originator's Bank shall advise the Originator of the unpaid item.

**Note:** Refer to appendix X for the acceptable direct debit mandate.

### **8.0 SECURITY AND CONTINGENCY**

#### **8.1 Security**

All banks shall ensure that the following required security and tested contingency arrangements are in place:

- (a) adequate governance and control checks for all software and hardware, modification of parameters, and installation of replacement software;
- (b) controls to ensure the integrity of portable media and data transmitted over the communication lines being exchanged shall be put in place;
- (c) that files received and sent are free of all known viruses; and
- (d) All files may be signed by the sending Bank and in case they are not signed the ACH gateway will sign them. All files will be encrypted by the gateway as they are sent through the VPN to the central ACH.

## **8.2 Contingency Arrangements**

- (a) Any member bank of the Clearing House, which anticipates that it will delay in presenting files, shall promptly inform the Clearing House manager of such delay.
- (b) If a member is unable to submit their files within the stipulated timelines and there has been no communication, the Clearing House will proceed without the late bank. However, this bank shall be obliged to receive their inward files although they shall not present their outward files.

## **9.0 FEES, FINES AND OTHER PENALTIES**

### **9.1 Transaction Fees**

The Clearing House committee shall from time to time recommend transaction fees by 1<sup>st</sup> September of every calendar year. These recommendations on transaction fees and penalties shall be reviewed and approved by BOU and UBA.

### **9.2 Penalties**

- (a) A bank that presents corrupt data shall be required to produce proper data within the time for receiving files; otherwise they will only be able to receive their inward files from the Clearing House.
- (b) Data that is presented late shall not be processed. However, the concerned bank shall receive their inward files from the Clearing House.

### **9.3 Clearing House Levied Fines**

	<b>Item</b>	<b>Details</b>	<b>Amount Levied (UGX)</b>
1.	Virus Infection/only when files are delivered by portable media.	A clearing bank shall be charged for presenting a file with a virus to the Clearing House.	1,000,000
2.	Failure to return unapplied/unpaid	A clearing bank shall be charged for not unapplying/unpaying EFT Credits within the	20,000 per EFT, per week



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	EFTs in Time	stipulated timelines.	
3.	Failure to settle	Locked out of the clearing house daily operations 3 times in 3 months.	500,000 on 3 <sup>rd</sup> lock out in three months
4.	Non-adherence to the cheque representment requirements	Penalty levied against any bank that does not adhere to the cheque re-presentment requirements; an unpaid cheque must not be represented unless the error originated from the collecting bank e.g. invalid serial captured.	100,000 per transaction
5.	Non-adherence to the return of recalled funds requirements	Penalty levied for non-adherence to the return of recalled funds exceptions process e.g. unpaying items not on the recalled funds request.	1,000,000 per transaction

### **10.0 CONFLICT RESOLUTION**

If there is a conflict between any of the members of the Clearing House, they shall:

- (a) Report the issue to the Clearing House Manager in writing clearly explaining the nature of the problem, the time of occurrence and the rules and procedures that may have been breached.
- (b) The Clearing House Manager will convene a meeting of the conflicting parties and discuss the problem with a view to arriving at an amicable solution.
- (c) If an agreement cannot be reached, the Clearing House Manager will refer the matter to the Clearing House Committee.
- (d) If after the Clearing House Committee, a member is still not satisfied, the member may appeal to the UBA executive.
- (e) Where a member is not satisfied with the ruling of the UBA, the member shall have recourse to the legal redress as per the legal arbitration procedures of the Ugandan laws.

### **11.0 AMENDMENTS TO THE RULES AND PROCEDURES**

- (a) Any member bank proposing an amendment shall write to the Clearing House Manager who shall, in liaison with the Chairman of the Clearing House Committee cause an extra ordinary meeting to be held to debate on the proposal. The proposal shall clearly state the nature of the proposed amendment and reasons thereto and must be copied to all the other clearing banks.
- (b) The extraordinary meeting shall be convened not later than four weeks from the date of the communication proposing the amendment.
- (c) By a 2/3 majority vote of all voting member banks any rule or procedure contained herein shall be amended. Meeting quorum is minimum 50% of all member banks.
- (d) Approval must be obtained from the UBA prior to the adoption of any amendments.

## APPENDICES

### Appendix I: BANK AND BRANCH SORT CODES AS AT MARCH 2018

Clearing Sort codes should be communicated to the clearing house **prior to official opening or closure of any branch.**

BANK BRANCH	SORT CODE
<b>Barclays Bank</b>	
- Kawempe	01-01-47
- Bugolobi	01-03-47
- Garden City	01-04-47
- Ndeeba	01-06-47
- Mukono	01-08-47
- Acacia Mall	01-09-47
- Hannington Premier Centre	01-10-47
- Shauri Yako	01-13-47
- Tororo	01-14-42
- Garden City Prestige	01-15-47
- Parliament Avenue	01-17-47
- Kasese	01-18-60
- Nankulabye	01-19-47
- Hannington Rd	01-20-47
- Lugogo	01-23-47
- Mbale	01-24-42
- Lira	01-25-55
- Arua	01-26-54
- Archbishop Luwum Street	01-28-47
- Masindi	01-29-55
- Hoima	01-30-55
- Masaka	01-31-34
- Gulu	01-32-55
- Kabale	01-33-61
- Kampala Rd	01-34-47
- Abaita Ababiri	01-35-47
- Tankhill Parade	01-36-47
- Rwenzori Courts	01-37-47
- Head Office	01-38-47
- Mbarara	01-40-62
- Operations	01-42-47
- Entebbe Town	01-41-47
- Fortportal	01-43-60
- Jinja Town	01-47-41
- Kireka	01-53-47
- Lugazi	01-55-41
- Kasanga	01-56-47
- Wandegeya	01-57-47
- Lubowa	01-61-47
- Ntinda	01-69-47
- Soroti	01-80-42
- UN	01-48-47

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<b>Bank of Baroda</b>	- Kampala Main Branch	02-01-47
	- Railway Station Branch	02-02-47
	- Kansanga Branch	02-03-47
	- Kawempe Branch	02-04-47
	- Mukono Branch	02-05-47
	- Ovino Branch	02-06-47
	- Entebbe Branch	02-13-47
	- Industrial Area Branch	02-14-47
	- Kololo Branch	02-15-47
	- Lugazi Branch	02-16-47
	- Jinja Branch	02-07-41
	- Iganga Branch	02-08-41
	- Mbale Branch	02-09-42
	- Mbarara Branch	02-10-62
	- Lira Branch	02-11-55
	- Kololo Branch	
<b>Stanbic Bank Ltd</b>	- Head Office	04-00-47
	- IBC	04-01-47
	- Corporate Branch	04-02-47
	- Lugogo	04-03-47
	- OPC	04-05-47
	- Garden City	04-06-47
	- Metro Branch	04-08-47
	- Kireka	04-09-47
	- Nakawa	04-12-47
	- Kyambogo	04-13-47
	- Nakivubo	04-14-47
	- Wandegaya	04-15-47
	- Makerere University Branch	04-16-47
	- Entebbe Main Branch	04-17-47
	- Entebbe Airport	04-18-47
	- Mukono Branch	04-19-47
	- Luwero Branch	04-20-47
	- Mpigi Branch	04-21-47
	- Mityana Branch	04-22-47
	- Mubende Branch	04-23-47
	- Lugazi Branch	04-24-47
	- Kiboga	04-25-47
	- Jinja Main Branch	04-26-41
	- Iganga Branch	04-27-41
	- Kamuli Branch	04-28-41
	- Tororo Branch	04-29-42
	- Busia Branch	04-30-42
	- Mbale Branch	04-32-42
	- Kapchorwa Branch	04-33-42
	- Moroto Branch	04-35-42
	- Soroti Branch	04-36-42
	- Kumi Branch	04-37-47
	- Mbarara Branch	04-38-62

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	<ul style="list-style-type: none"> <li>- Ibanda Branch</li> <li>- Ishaka Branch</li> <li>- Ntungamo Branch</li> <li>- Kabwohe Branch</li> <li>- Masaka Branch</li> <li>- Kyotera Branch</li> <li>- Lyantonde Branch</li> <li>- Kisoro Branch</li> <li>- Kabale Branch</li> <li>- Rukungiri Branch</li> <li>- Kihhi Branch</li> <li>- Kalangala Branch</li> <li>- Kotido Branch</li> <li>- Fortportal Branch</li> <li>- Kasese Branch</li> <li>- Budibugyo Branch</li> <li>- Masindi Branch</li> <li>- Hoima Branch</li> <li>- Bwamiramira</li> <li>- Gulu Branch</li> <li>- Apac Branch</li> <li>- Lira Branch</li> <li>- Arua Branch</li> <li>- Nebbi Branch</li> <li>- Moyo Branch</li> <li>- Pakwach Branch</li> <li>- Adumani Branch</li> <li>- Kitgum Branch</li> <li>- Kinyara Branch</li> <li>- Mulago Branch</li> <li>- Kigumba Branch</li> <li>- Kakira Branch</li> <li>- William Street</li> <li>- Nakasero</li> <li>- Ntinda</li> <li>- Forest Mall</li> <li>- Buliisa</li> <li>- Nateete Branch</li> <li>- Bugolobi</li> <li>- Kabalagala</li> <li>- Aponye</li> <li>- Acacia Mall</li> <li>- Kawempe</li> <li>- Ntinda</li> </ul>	<ul style="list-style-type: none"> <li>04-39-62</li> <li>04-40-62</li> <li>04-42-62</li> <li>04-43-62</li> <li>04-44-34</li> <li>04-45-34</li> <li>04-46-62</li> <li>04-47-61</li> <li>04-48-61</li> <li>04-49-61</li> <li>04-50-61</li> <li>04-51-34</li> <li>04-52-42</li> <li>04-53-60</li> <li>04-54-60</li> <li>04-55-60</li> <li>04-56-55</li> <li>04-57-55</li> <li>04-58-47</li> <li>04-59-55</li> <li>04-60-55</li> <li>04-61-55</li> <li>04-62-54</li> <li>04-63-54</li> <li>04-64-54</li> <li>04-65-47</li> <li>04-66-54</li> <li>04-67-55</li> <li>04-68-55</li> <li>04-69-47</li> <li>04-70-55</li> <li>04-73-47</li> <li>04-75-47</li> <li>04-76-47</li> <li>04-77-47</li> <li>04-78-47</li> <li>04-79-55</li> <li>04-81-47</li> <li>04-84-47</li> <li>04-85-47</li> <li>04-86-47</li> <li>04-87-47</li> <li>04-88-47</li> <li>04-81-47</li> </ul>
	<b>DFCU Bank</b> <ul style="list-style-type: none"> <li>- Impala</li> <li>- William Street Branch</li> <li>- Masaka Branch</li> <li>- Arua Branch</li> <li>- Lira Branch</li> <li>- Acacia Avenue</li> </ul>	<ul style="list-style-type: none"> <li>05-01-47</li> <li>05-02-47</li> <li>05-03-34</li> <li>05-04-54</li> <li>05-05-55</li> <li>05-06-47</li> </ul>

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-	Jinja Road Branch	05-07-47
-	Makerere University	05-08-47
-	Gulu Branch	05-09-55
-	Nsambya Branch	05-10-47
-	Mbale Branch	05-11-42
-	Mbarara Branch	05-12-62
-	Hoima Branch	05-13-47
-	Kitgum Branch	05-14-55
-	Kawempe Branch	05-15-47
-	Abim Branch	05-16-55
-	Lugogo Branch	05-17-47
-	Ntinda Branch	05-18-47
-	Entebbe rd. Branch	05-19-47
-	Naalya Branch	05-20-47
-	Agago Branch	05-21-55
-	Wilson Lane Branch	05-22-47
-	Ben Kiwanuka Branch	05-23-47
-	Ishaka Branch	05-24-62
-	Mukono Branch	05-25-47
-	Tororo Branch	05-26-42
-	Elegu Branch	05-27-55
-	Nateete Branch	05-28-47
-	Pallisa Branch	05-29-42
-	paidah	05-30-54
-	Bwaise Branch	05-31-47
-	Nakivubo Branch	05-32-47
-	suncity branch	05-35-47
-	Kyadondo rd.(Head Office)	05-36-47
-	kkubbo 11 branch	05-37-47
-	6th street	05-38-47
-	kiseka branch	05-39-47
-	Pader Branch	05-40-55
-	Bugolobi Branch	05-41-47
-	Kikubo Branch	05-42-47
-	Owino Branch	05-43-47
-	Market street Branch	05-44-47
-	Ndeebe Branch	05-45-47
-	Jinja Branch	05-46-41
-	Dokolo Branch	05-47-55
-	Isingiro Branch	05-48-62
-	ntinda 11	05-49-47
-	entebbe	05-50-47
-	kireka	05-51-47
-	kyambogo university	05-52-47
-	iganga	05-53-41
-	kabale	05-54-61
-	soroti	05-55-42
-	abaita ababiri	05-56-47
-	ntungamo	05-57-62
-	busia	05-58-42
-	kyengera	05-59-47



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	<ul style="list-style-type: none"> <li>- luweero</li> <li>- rushere</li> <li>- ibanda</li> <li>- kisoro</li> <li>- lyantonde</li> <li>- luwuum</li> <li>- kampala road</li> <li>- nakivubo 11</li> <li>- Isingiro Branch</li> </ul>	<ul style="list-style-type: none"> <li>05-60-47</li> <li>05-61-62</li> <li>01-62-62</li> <li>06-63-61</li> <li>05-64-34</li> <li>05-65-47</li> <li>05-66-47</li> <li>05-67-47</li> </ul>
	<b>Tropical Bank Limited</b> <ul style="list-style-type: none"> <li>- Kampala Main</li> <li>- Jinja Branch</li> <li>- Masaka Branch</li> <li>- Ntinda Branch</li> <li>- Nakivubo Branch</li> <li>- Kansanga Branch</li> <li>- Kawempe Branch</li> <li>- Oasis Mall Branch</li> <li>- Kakira Branch</li> <li>- Katwe Branch</li> <li>- Kaliro Branch</li> <li>- Mbale Branch</li> <li>- Mbarara Branch</li> </ul>	<ul style="list-style-type: none"> <li>06-01-47</li> <li>06-02-41</li> <li>06-03-34</li> <li>06-04-47</li> <li>06-05-47</li> <li>06-06-47</li> <li>06-07-47</li> <li>06-08-47</li> <li>06-09-41</li> <li>06-10-47</li> <li>06-11-41</li> <li>06-12-42</li> <li>06-13-41</li> </ul>
	<b>Standard Chartered Bank</b> <ul style="list-style-type: none"> <li>- Kampala Head Office</li> <li>- Kampala Speke Road Branch</li> <li>- Kampala City Branch</li> <li>- Jinja Branch</li> <li>- Lugogo Branch</li> <li>- Garden City Branch</li> <li>- Kikuubo Branch</li> <li>- Acacia Mall Branch</li> <li>- Village Mall Branch</li> <li>- Freedom City Branch</li> </ul>	<ul style="list-style-type: none"> <li>08-01-47</li> <li>08-02-47</li> <li>08-03-47</li> <li>08-06-41</li> <li>08-07-47</li> <li>08-08-47</li> <li>08-09-47</li> <li>08-10-47</li> <li>08-12-47</li> <li>08-13-47</li> </ul>
	<b>Orient Bank</b> <ul style="list-style-type: none"> <li>- Head Office</li> <li>- Main Branch</li> <li>- Nkrumah Road Branch</li> <li>- William Street Branch</li> <li>- Entebbe Town Branch</li> <li>- Entebbe Airport Branch</li> <li>- Kawempe Branch</li> <li>- Mbale Branch</li> <li>- Gulu Branch</li> <li>- Kololo Branch</li> <li>- Jinja Town Branch</li> <li>- Garden City Branch</li> <li>- Kabalagala Branch</li> </ul>	<ul style="list-style-type: none"> <li>11-00-47</li> <li>11-01-47</li> <li>11-04-47</li> <li>11-05-47</li> <li>11-06-47</li> <li>11-07-47</li> <li>11-08-47</li> <li>11-09-42</li> <li>11-10-55</li> <li>11-11-47</li> <li>11-12-55</li> <li>11-13-47</li> <li>11-14-47</li> </ul>

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	<ul style="list-style-type: none"> <li>- Arua Branch</li> <li>- Kiseka Branch</li> <li>- Ntinda Branch</li> <li>- Kikuubo Branch</li> <li>- Katwe Branch</li> <li>- Makerere Branch</li> <li>- Acacia Branch</li> <li>- Kiseka Branch</li> </ul>	<ul style="list-style-type: none"> <li>11-15-54</li> <li>11-16-47</li> <li>11-17-47</li> <li>11-19-47</li> <li>11-21-47</li> <li>11-22-47</li> <li>11-23-47</li> <li>11-16-47</li> </ul>
	<b>Bank of Africa</b> <ul style="list-style-type: none"> <li>- Head Office</li> <li>- Main Branch</li> <li>- Equatoria Branch</li> <li>- Jinja Branch</li> <li>- The Park Branch</li> <li>- Ndeeba Branch</li> <li>- Kampala Road</li> <li>- Arua Branch</li> <li>- Ntinda Branch</li> <li>- Mbale Branch</li> <li>- Lira Branch</li> <li>- Mbarara Branch</li> <li>- Nansana Branch</li> <li>- Mukono Branch</li> <li>- Entebbe Branch</li> <li>- Kabalagala Branch</li> <li>- Namasuba Branch</li> <li>- Nateete Branch</li> <li>- Kawempe Branch</li> <li>- Masaka Branch</li> <li>- Business Centre</li> <li>- Oasis Branch</li> <li>- Mbale Branch</li> <li>- Bbira Branch</li> <li>- Gulu Branch</li> <li>- Rubirizi Branch</li> <li>- Hoima Branch</li> <li>- Kololo Branch</li> <li>- Luzira Branch</li> <li>- Wandegaya Branch</li> <li>- Patongo Branch</li> <li>- Kalongo Branch</li> <li>- Jinja Clive Branch</li> <li>- Mbarara Branch</li> </ul>	<ul style="list-style-type: none"> <li>13-04-47</li> <li>13-01-47</li> <li>13-02-47</li> <li>13-03-41</li> <li>13-05-47</li> <li>13-06-47</li> <li>13-07-47</li> <li>13-08-54</li> <li>13-09-47</li> <li>13-10-42</li> <li>13-11-55</li> <li>13-12-62</li> <li>13-24-47</li> <li>13-17-47</li> <li>13-14-47</li> <li>13-19-47</li> <li>13-26-47</li> <li>13-25-47</li> <li>13-21-47</li> <li>13-34-34</li> <li>13-30-47</li> <li>13-20-47</li> <li>13-10-42</li> <li>13-32-47</li> <li>13-18-55</li> <li>13-29-62</li> <li>13-27-55</li> <li>13-22-47</li> <li>13-23-47</li> <li>13-13-47</li> <li>13-28-55</li> <li>13-31-55</li> <li>13-33-41</li> <li>13-12-62</li> </ul>
	<b>Centenary Bank</b> <ul style="list-style-type: none"> <li>- Lira Branch</li> <li>- Kasese Branch</li> <li>- Kawempe Branch</li> <li>- Kawuku</li> <li>- Koboko</li> <li>- Arua Branch</li> <li>- Nakivubo Road Branch</li> </ul>	<ul style="list-style-type: none"> <li>16-10-55</li> <li>16-15-60</li> <li>16-17-47</li> <li>16-18-47</li> <li>16-19-54</li> <li>16-20-54</li> <li>16-21-47</li> </ul>

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-	Bwaise Branch	16-24-47
-	Namirembe Road Branch	16-25-47
-	Najjanankumbi	16-26-47
-	Kikuubo	16-27-47
-	Nateete Branch	16-28-47
-	Lugogo	16-29-47
-	Entebbe Road Branch	16-30-47
-	Mbale Branch	16-31-42
-	Kapchorwa	16-32-42
-	Kabalagala	16-33-47
-	Wakiso Branch	16-34-47
-	Wobulenzi Branch	16-35-47
-	Ntinda	16-36-47
-	Mapeera	16-37-47
-	Rubaga	16-38-47
-	Kayabwe	16-39-47
-	Masaka Branch	16-40-34
-	Kayunga	16-41-47
-	Mukono Branch	16-42-47
-	Jinja	16-43-41
-	Kireka	16-44-47
-	Soroti Branch	16-45-42
-	Bugiri Branch	16-46-42
-	Kumi	16-47-42
-	Iganga	16-48-41
-	Makerere	16-49-47
-	Mbarara Branch	16-50-62
-	Rukungiri Branch	16-51-62
-	Ibanda Branch	16-52-62
-	Ntungamo	16-53-62
-	Kanungu	16-54-42
-	Fortportal Branch	16-55-60
-	Kyenjonjo Branch	16-56-60
-	Isingiro	16-57-62
-	Kisoro	16-58-61
-	Mpigi	16-59-47
-	Kyotera Branch	16-60-34
-	Lyantonde	16-61-62
-	Kotido	16-62-42
-	Moroto	16-63-42
-	Kamuli	16-64-41
-	Ishaka Branch	16-65-62
-	Kagadi	16-66-60
-	Paida	16-67-54
-	Bwera	16-68-60
-	Mbarara Corporate	16-69-62
-	Kabale Branch	16-70-61
-	Pallisa	16-71-42
-	Bundibugyo	16-73-60
-	Kitgum Branch	16-74-55
-	Gulu Branch	16-75-55

**UGANDA CLEARING HOUSE RULES AND PROCEDURES**  
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	<ul style="list-style-type: none"> <li>- Nebbi Branch</li> <li>- Adjumani</li> <li>- Apac</li> <li>- Hoima Branch</li> <li>- Masindi Branch</li> <li>- Head Office Branch</li> <li>- Mubende</li> <li>- Mityana Branch</li> <li>- Kiboga Branch</li> <li>- Tororo Branch</li> <li>- Nansana</li> <li>- Mpigi Branch</li> </ul>	16-76-54 16-77-55 16-79-55 16-80-47 16-81-47 16-85-47 16-89-47 16-90-47 16-91-47 16-95-42 16-16-47 16-59-47
	<b>Cairo International Bank</b> <ul style="list-style-type: none"> <li>- Kampala Branch</li> <li>- Kikuubo Branch</li> <li>- Bugolobi</li> <li>- Quality Hill</li> <li>- Bweyogerere</li> <li>- Kapeeka</li> <li>- Spring Road, Bugolobi</li> </ul>	18-01-47 18-02-47 18-03-47 18-04-47 18-05-47 18-06-47 18-07-47
	<b>Diamond Trust Bank</b> <ul style="list-style-type: none"> <li>- Head Office</li> <li>- Kampala Road Main Branch</li> <li>- Kikuubo Branch</li> <li>- Old Kampala Branch</li> <li>- Wandegaya Branch</li> <li>- Kitintale Branch</li> <li>- Jinja Branch</li> <li>- Ntinda Branch</li> <li>- Arua Branch</li> <li>- Industrial Area Branch</li> <li>- Busia Branch</li> <li>- Ndeeba Branch</li> <li>- Lira Branch</li> <li>- Malaba Branch</li> <li>- Nakumatt Oasis Mall Branch</li> <li>- Equatorial Branch</li> <li>- Masaka Branch</li> <li>- Mbarara Branch</li> <li>- Mbale Branch</li> <li>- Naalya Branch</li> <li>- Nateete Branch</li> </ul>	19-00-47 19-01-47 19-02-47 19-03-47 19-04-47 19-05-47 19-06-41 19-07-47 19-08-54 19-09-47 19-10-47 19-11-47 19-12-47 19-13-47 19-14-47 19-15-47 19-16-34 19-17-62 19-18-42 19-19-47

**UGANDA CLEARING HOUSE RULES AND PROCEDURES**  
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	<ul style="list-style-type: none"> <li>- Nakivubo Branch</li> <li>- Kyengera Branch</li> <li>- Freedom City Branch</li> <li>- George Street Branch</li> <li>- Kamwokya Branch</li> <li>- Bwaise Branch</li> <li>- Entebbe Branch</li> <li>- Katwe Branch</li> <li>- Nansana Branch</li> <li>- Isbat Branch</li> <li>- Owino Branch</li> <li>- Kabalagala Branch</li> <li>- Ips Branch</li> <li>- Nakasero Branch</li> <li>- Namanve Branch</li> <li>- Kikuubo Branch</li> <li>- Seta Branch</li> </ul>	19-20-47 19-21-47 19-22-47 19-23-47 19-24-47 19-25-47 19-26-47 19-27-47 19-28-47 19-30-47 19-31-47 19-32-47 19-33-47 19-34-47 19-35-47 19-36-47 19-37-47
	<b>Citi Bank</b>	
	<ul style="list-style-type: none"> <li>- Victoria Mall, Entebbe Branch</li> </ul>	
	<b>Housing Finance Bank</b>	
	<ul style="list-style-type: none"> <li>- Kampala Road</li> <li>- Nakasero Branch</li> <li>- Namuwongo Branch</li> <li>- Ntinda Branch</li> <li>- Arua Branch</li> <li>- Mbarara Branch</li> <li>- Mbale Branch</li> <li>- Kikuubo Branch</li> <li>- Ovino Branch</li> <li>- Garden City</li> <li>- Kololo Branch</li> <li>- Lira Branch</li> <li>- Fort Portal Branch</li> <li>- Gulu Branch</li> <li>- Ndeeba Branch</li> <li>- Jinja Branch</li> <li>- Najjanankumbi</li> <li>- Tororo</li> <li>- Mukono</li> <li>- Bank Operations</li> <li>- Head Office</li> </ul>	23-01-47 23-02-47 23-03-47 23-04-47 23-07-54 23-05-62 23-08-42 23-06-47 23-09-47 23-10-47 23-11-47 23-12-55 23-13-60 23-14-55 23-15-47 23-16-41 23-18-47 23-19-47 23-21-47 23-17-47 23-99-47

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<b>KCB Bank (U)</b>	- Head Office	25-29-47
	- Kampala Road Branch	25-30-47
	- Lira Branch	25-31-55
	- Luwum Street Branch	25-32-47
	- Mbarara Branch	25-34-62
	- Ben Kiwanuka Branch	25-35-47
	- Hoima Branch	25-36-55
	- Oasis Mall Branch	25-37-47
	- Gulu Branch	25-38-55
	- Fort Portal Branch	25-39-60
	- Elgon Masaba	25-50-42
	- Jinja	25-51-41
	- Sixth Street	25-52-47
	- Arua	25-33-54
	- Ndeeba	25-53-47
	- Forest Mall	25-54-47
	- Kikuubo Branch	25-55-47
<b>United Bank for Africa</b>	- Jinja Road Branch	26-01-47
	- William Street Branch	26-02-47
	- Mukono Branch	26-03-47
	- Masaka road Branch	26-04-47
	- Kansanga Branch	26-05-47
	- Jinja Branch	26-06-41
	- Mbale Branch	26-07-42
	- Mbarara Branch	26-08-62
	- Kikuubo Branch	25-55-47
<b>Guaranty Trust Bank</b>	- Head Office	27-01-47
	- Buganda Road Branch	27-11-47
	- Nakivubo Branch	27-12-47
	- Mbarara Branch	27-14-62
	- Ovino Branch	27-15-47
	- Industrial Area Branch	27-16-47
	- Kyaliwajala Branch	27-17-47
	- Kiira Road Branch	27-18-47
	- Colvile Street Branch	27-19-47
	- Fortportal Branch	
<b>ECOBANK</b>	- Parliament Avenue Branch	29-01-47
	- Kikuubo Branch	29-02-47
	- Mukono Branch	29-03-47
	- Bombo Road Branch	29-04-47
	- Entebbe Air Port Branch	29-05-47
	- Ndeeba Branch	29-06-47
	- Oasis Mall Branch	29-07-47
	- Wandegaya Branch	29-08-47
	- Bugema Branch	29-09-47
	- Forestmall Branch	29-11-47
	- Rwenzori Branch	29-12-47

**UGANDA CLEARING HOUSE RULES AND PROCEDURES**  
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	<ul style="list-style-type: none"> <li>- Jinja Branch</li> <li>- Owino Branch</li> </ul>	29-13-47 27-15-47
	<b>Equity Bank</b> <ul style="list-style-type: none"> <li>- Headoffice</li> <li>- Katwe</li> <li>- Kasangati</li> <li>- Kayunga</li> <li>- Mukono</li> <li>- Busia</li> <li>- Kajjansi</li> <li>- Luwero</li> <li>- Kyengera</li> <li>- Fortportal</li> <li>- Mbale</li> <li>- Mityana</li> <li>- Adjumani</li> <li>- Arua</li> <li>- Hoima</li> <li>- Jinja</li> <li>- Lira</li> <li>- Mubende</li> <li>- Mbarara</li> <li>- Market Street</li> <li>- Venus Plaza</li> <li>- Ndeeba</li> <li>- Kabalagala</li> <li>- Oasis</li> <li>- William Street</li> <li>- Arua Park</li> <li>- Nakulabye</li> <li>- New Taxi Park</li> <li>- Kawempe</li> <li>- Ovino</li> <li>- Wandegaya</li> <li>- Oasis Mall Branch</li> </ul>	30-00-47 30-03-47 30-04-47 30-05-41 30-06-47 30-08-42 30-10-47 30-11-47 30-12-47 30-13-60 30-14-42 30-16-47 30-19-54 30-23-54 30-26-55 30-27-41 30-29-55 30-30-47 30-31-62 30-32-47 30-33-47 30-34-47 30-35-47 30-36-47 30-37-47 30-38-47 30-39-47 30-40-47 30-42-47 30-43-47 30-44-47 29-07-47
	<b>ABC Bank</b> <ul style="list-style-type: none"> <li>- Head office</li> <li>- Colline House</li> <li>- Luwum Street</li> <li>- Kikuubo</li> <li>- Arua</li> <li>- Kabaale Branch</li> </ul>	31-00-47 31-01-47 31-03-47 31-04-47
	<b>Exim Bank (Uganda) Limited</b> <ul style="list-style-type: none"> <li>- Hannington Road Branch</li> <li>- Kyaggwe Road Branch</li> <li>- Nakivubo Branch</li> <li>- Kikubo Branch</li> <li>- Acacia Branch</li> </ul>	32-01-47 32-02-47 32-03-47 32-04-47 31-05-47
	<b>Bank Of India</b> <ul style="list-style-type: none"> <li>- Kampala Branch</li> <li>- Kyaggwe Road Branch</li> </ul>	34-01-47 32-02-47

**UGANDA CLEARING HOUSE RULES AND PROCEDURES**  
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	<b>Commercial Bank of Africa</b>	
	- Nakasero Branch	36-01-47
	- Village Mall Branch	36-02-47
	<b>Finance Trust Bank</b>	
	- Head Office Branch	37-01-47
	- Central Branch	37-02-47
	- Kitintale Branch	37-03-47
	- Kalerwe Branch	37-04-47
	- Kampala Road Branch	37-05-47
	- Nansana Branch	37-06-47
	- Kikuubo Branch	37-07-47
	- Mukono Branch	37-08-47
	- Entebbe Branch	37-09-47
	- Nakivubo Branch	37-10-47
	- Katwe Branch	37-11-47
	- Kalangala Branch	37-12-34
	- Nateete Branch	37-13-47
	- Masaka Branch	37-14-34
	- Owino Branch	37-15-47
	- Ishaka Branch	37-16-62
	- Mbarara Branch	37-17-62
	- Kabarole Branch	37-18-60
	- Kamwenge Branch	37-19-60
	- Ntungamo Branch	37-20-62
	- Mbale Branch	37-21-42
	- Busia Branch	37-22-41
	- Pallisa Branch	37-23-42
	- Soroti Branch	37-24-42
	- Kumi Branch	37-25-42
	- Tororo Branch	37-26-42
	- Kapchorwa Branch	37-27-42
	- Bugiri Branch	37-28-41
	- Iganga Branch	37-29-41
	- Jinja Branch	37-30-41
	- Lugazi Branch	37-31-41
	- Kayunga Branch	37-32-41
	- Kamuli Branch	37-33-41
	- Arua Branch	37-34-54
	<b>Bank of Uganda</b>	
	- Kampala Road Branch	99-01-47

**Appendix II: CREDIT AND MICROFINANCE DEPOSIT-TAKING INSTITUTIONS**

<b>Institution Name</b>	<b>Type</b>	<b>Bank Code</b>	<b>Sponsoring Bank</b>
FINCA Uganda Ltd	MDI	53	Stanbic Bank
Mercantile Credit Bank Ltd	CI	55	Stanbic Bank
Post Bank Uganda Ltd.	CI	56	Citi Bank



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<b>Pride Microfinance Ltd.</b>	<b>MDI</b>	<b>57</b>	<b>Stanbic Bank (EFTs only)</b>
			<b>Citi Bank (Cheques only)</b>
			<b>Barclays Bank (Upcountry branches)</b>
UGAFODE Microfinance Ltd	MDI	60	-Guaranty Trust Bank
Opportunity Bank	CI	61	Citi Bank
Top Finance Bank	CI	62	Centenary
<b>Key:</b>	CI	Credit Institution	
	MDI	Microfinance Institution	Deposit-taking

**Appendix III: CURRENCY CODES & ABBREVIATIONS**

<b>CURRENCY</b>	<b>ABBREVIATION</b>	<b>CODE</b>
Uganda Shilling	UGX	00
United States Dollar	USD	01
Euro	EUR	02
Great Britain Pound	GBP	03
Kenya Shilling	KES	04

**Appendix IV: TRANSACTION AND VOUCHER TYPE CODES**

<b>TRANSACTION AND VOUCHER TYPE</b>	<b>CODE</b>
Non-MICR Cheques	03
UGX Savings Account Cheque	10
UGX Current Account Cheque	11
UGX Bank Draft	12
Reserved for future use	13 -15
UGX Banker's Cheque	16
Reserved for future use	17 -21
USD Current Account Cheque	22
EUR Current Account Cheque	23
GBP Current Account Cheque	24
KES Current Account Cheque	25
Other Future Debit Instruments	26-33
Inter-bank fine – Clearing House generated	34
EFT School fees/Tuition payments	35
EFT Utility payments (water, electricity, telephone, etc) Direct Debit	36
EFT Interbank debits	37
USD Banker's Cheque/Draft	38
EUR Banker's Cheque/Draft	39
EFT Direct Debit (General)	40
Banks internal debit instruments	41-49
Reserved for future use	50-58
EFT Credit Transfers (General)	59

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<b>TRANSACTION AND VOUCHER TYPE</b>	<b>CODE</b>
EFT Salaries	60
EFT Interbank Credits	61
EFT Government Payments	62
USD Savings Account Cheque	63
EUR Savings Account Cheque	64
GBP Savings Account Cheque	65
KES Savings Account Cheque	66
GBP Banker's Cheque/Draft	67
KES Banker's Cheque/Draft	68
Reserved for Future use	69 -74
Totals Record (for EFT use only)	75
Reserved for future use	76-79
Cheque deposit slips for internal use	99

**Appendix V: RECORD TYPES**

The table below shows record types/ and reason for return codes used by ACH to identify records. Note that these are different from the Voucher Type codes in appendix IV.

<b>CODE</b>	<b>Processing and Record Type Codes (Unpaid/Unapplied Codes)</b>
00	Transaction first Presented
01	Special Clearance Cheque being presented
02	Missing matched
03	Free matched
04	Missing unmatched
05	Free unmatched
06	Cheque Settlement Record – Automated Clearing
07	Electronic Funds Transfer – Debits Settlement Record
08	Electronic Funds Transfer – Credits Settlement Record
09	Cheques Settlement Record – Manual Clearing
10	Wrongly Delivered
11	MICR Code line and Image Details Differ
12	Mutilated Cheque
13	<i>Reserved for future use</i>
14	Cheque previously advised as missing – returned Unpaid
15	Cheque previously advised as missing - found at Clearing service branch
16	Control Voucher Record
17	Cheque being re-presented
18	Header Record
19	Trailer Record
20	Time Barred
21	Cheque Defaced
22	Cheque Unpaid -Physical cheque required
23	Horizontal streaks image
24	Image is skewed
25	Piggy-Back Image
26	Undersize Image/Image below min comp image size

**UGANDA CLEARING HOUSE RULES AND PROCEDURES**  
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<b>CODE</b>	<b>Processing and Record Type Codes (Unpaid/Unapplied Codes)</b>
27	Oversize Image/Image above max comp image size
28	Image of Defaced cheque
29	Payment Amount and Image Amount Details Differ
30	Cheque Unpaid because of suspected Criminal Activity
31	Date expired – Cheque stale
32	Post-dated
33	Date Irregular
34	Date Required
35	Image too light or too dark
36	Item listed more than once
37	Payee Name Incomplete
38	Payee's name Irregular
39	Currency mismatch
40	Amount in Words and figures differ
41	Amount in words required
42	Amount in figures required
43	Amount in figures irregular (or incomplete)
44	Cheques above 20million limit
45	Cheque recalled
46	Image Out of Focus/blurred
47	Banks Crossing Stamp Required
48	Cheques crossed to two banks
49	Crossing Irregular
50 -52	<i>Reserved for future use</i>
53	Drawers Signature Differs from Specimen held
54	Drawer Signature Required
55	Not signed in accordance with mandate held
56	<i>Reserved for future use</i>
57	Alteration, requires drawers signature
58	Payee name required
59	Cheque Written In Pencil or any other colour apart from Blue or Black.
60	Excessive spot noise in Image
61	Unpaid Instrument presented more than once
62	Effects not cleared
63	Insufficient funds – Refer to Drawer
64	Payment rejected by drawer
65	Wrong Sort Code
66	Cheque Image already paid
67	Image not clear, Physical cheque required
68	<i>Reserved for future use</i>
69	Invalid Account Number
70	Title of account irregular
71	Dormant Account
72	Account Transferred
73	Customer Deceased
74	Account Closed
75	Title of Account Required

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<b>CODE</b>	<b>Processing and Record Type Codes (Unpaid/Unapplied Codes)</b>
76	<i>Reserved for future use</i>
77	Frozen Account
78	<i>Reserved for future use</i>
79	Payment stopped by the drawer
80	Call Back Failed – Confirmation Awaited
81	No mandate to accept EFT transaction
82	Unable to clear (only when bank is closed and/or locked out of the clearing order)
83	EFT recalled
84	Cheque Recalled
85 -86	<i>Reserved for future use</i>
87	Invalid account data in EFT
88	Poor Image quality
89	Invalid Account details in code-line or no code-line fine
90	Inter-bank Remittance Commission
91	Standard charge
92	Exception charge
93	Unpaid/Unapplied charge
94	Totals Error fine
95	Wrong Stamp fine
96	Oversize cheque not in Sort-by-Hand fine
97	Missing and Free fine
98	Amount Error Fine
99	Clearing House Fine

**Appendix VI: THE NATIONAL CHEQUE STANDARD**



Cheque  
Standard.pdf

**Note: Pages 28 -30 of this document are not applicable as the update details are catered for in the ACH rules.**

**Appendix VII: ISO20022 FILE STANDARD**



ISO 20022 Payments  
Clearing and Settlements

**Appendix VIII: THE CHEQUE TRUNCATION GUIDELINES**



GUIDELINES FOR  
CHEQUE TRUNCATION

## APPENDIX IX: MANUAL CHEQUE CLEARING GUIDELINES



Manual Clearing  
Guidelines 28 03 2018

## APPENDIX X: SPECIMEN(S) OF A FIXED/VARIABLE AUTHORITY

### The Direct Debit Authority (Variable amounts, fixed dates)

#### DIRECT DEBIT AUTHORITY

FROM (Name of Debtor) \_\_\_\_\_  
(Address) \_\_\_\_\_  
\_\_\_\_\_

Date \_\_\_\_\_

TO \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Sirs

MY AGREEMENT...

DATED \_\_\_\_\_

The details of my / our bank account are as follows :-

BANK \_\_\_\_\_

BRANCH NAME AND TOWN \_\_\_\_\_

BRANCH NUMBER \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_

TYPE OF ACCOUNT CURRENT / SAVINGS (DELETE WHERE NOT APPLICABLE)

I / We hereby request instruct and authorise you to draw against my / our account with the above-mentioned bank or any other bank or branch to which I / we may transfer my / our account the amount necessary for payment of the monthly installment / premium due in respect of the above-mentioned agreement . All such withdrawals from my / our account by you shall be treated as though they have been signed by me / us personally.

The amounts are variable. They will not be more than Uganda Shillings \_\_\_\_\_ to be debited on the \_\_\_\_\_ day of each and every month commencing on \_\_\_\_\_ and continuing (as the case may be). I / We understand that you may change the amount and dates only after giving me / us prior notice.

I / We understand that the withdrawals hereby authorised will be processed by Direct Debit Transfers, and I / we also understand that details of each withdrawal will be printed on my bank statement or and accompanying voucher.

I / We agree to pay any bank charges relating to this Authority.

This Authority may be cancelled by me / us by giving you thirty days notice in writing, sent by prepaid registered post, or delivered to the offices of the above-mentioned Company / Association, but I / we understand that I / we shall not be entitled to any refund of amounts which you have already withdrawn while this Authority was in force if such amounts were legally owing to you.

Receipt of this Authority by you shall be regarded as receipt thereof by my / our bank (whichever it is or will be).

I / We understand that if any Direct Debit Transfer is paid which breaks the terms of this Authority, you will make a refund upon application.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE AS USED FOR SIGNING CHEQUES

**UGANDA CLEARING HOUSE RULES AND PROCEDURES**  
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**The Direct Debit Authority (Fixed amounts, specified dates)**

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DIRECT DEBIT AUTHORITY

FROM (Name of Debtor) \_\_\_\_\_  
(Address) \_\_\_\_\_  
\_\_\_\_\_

Date \_\_\_\_\_

TO \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Sirs

MY AGREEMENT...

DATED \_\_\_\_\_

The details of my / our bank account are as follows :-

BANK \_\_\_\_\_

BRANCH NAME AND TOWN \_\_\_\_\_

BRANCH NUMBER \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_

TYPE OF ACCOUNT CURRENT / SAVINGS (DELETE WHERE NOT APPLICABLE)

I / We hereby request instruct and authorise you to draw against my / our account with the above-mentioned bank or any other bank or branch to which I / we may transfer my / our account the amount necessary for payment of the monthly installment / premium due in respect of the above-mentioned agreement . All such withdrawals from my / our account by you shall be treated as though they have been signed by me / us personally.

The amounts are Uganda Shillings \_\_\_\_\_ to be debited on the \_\_\_\_\_ day of each and every month commencing on \_\_\_\_\_ and continuing as the case may be. I / We understand that you may change the amount and dates only after giving me / us prior notice.

I / We understand that the withdrawals hereby authorised will be processed by Direct Debit Transfers, and I / we also understand that details of each withdrawal will be printed on my bank statement or and accompanying voucher.

I / We agree to pay any bank charges relating to this Authority.

This Authority may be cancelled by me / us by giving you thirty days notice in writing, sent by prepaid registered post, or delivered to the offices of the above-mentioned Company / Association, but I / we understand that I / we shall not be entitled to any refund of amounts which you have already withdrawn while this Authority was in force if such amounts were legally owing to you.

Receipt of this Authority by you shall be regarded as receipt thereof by my / our bank (whichever it is or will be).

I / We understand that if any Direct Debit Transfer is paid which breaks the terms of this Authority, you will make a refund upon application.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE AS USED FOR SIGNING CHEQUES

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**APPENDIX XI: Definition of Terms, Abbreviations and Acronyms**

- **Advance Notice:** is an alert about a future event or obligation
- **AFSS:** Authenticated File Signing System
- **BC:** Bilateral Clearing
- **BOU:** Bank of Uganda
- **CDV:** Cheque Digit Verification
- **CHG:** Clearing House Gateway
- **Cheque:** An instrument, payable on demand and drawn on or payable through or at an office of a bank, whether or not negotiable, that is handled for forward collection or return.
- **Cheque Truncation:** is a system of cheque clearing and settlement between Banks based on electronic data and images.
- **Clearing Bank:** A Clearing bank is a bank represented at the Clearing House for purposes of clearing payment instruments.
- **Clearing Cycle:** The timetable for processing Inter-bank payments from the day of presentation in the Clearing House to the day a bank is paid.
- **Clearing House (CH):** This is the central location where the exchange of instruments and tabulation of settlement figures take place.
- **Clearing House Committee (CHC):** This is a technical committee advising the UBA and BoU on Clearing House operations. It has representation from the various commercial banks clearing operations managers.
- **Clearing Service Branch:** The operational branch of a bank or group of banks, which prepares, presents to and accepts transactions from the Clearing House.
- **Code Line:** This refers to a set of fields printed in the clear band area at the bottom of a cheque to facilitate automated data capture.
- **Collateral Requirements:** This refers to nature and type of security that has to be put forward as a guarantee for settlement.
- **Collecting Bank or Branch:** The bank or branch that receives payment instructions from a customer for collection from the paying bank.
- **Concurrent Batch:** Refers to the settlement of a batch on an all or nothing basis i.e. the system can only settle if all banks have sufficient balances on their RTGS account.
- **CTS:** Cheque Truncation System

- **Days:** means calendar days.
- **Direct Debit Authority (DDA):** A written authority given by a Payer to the Payer's Bank, to make payments from an identified bank account at the request of, and to the account of, an Originator. These Rules refer to a Direct Debit Authority as an Authority.
- **Direct Debit Transfer:** An Electronic Funds Transfer instruction to debit a customer's account.
- **Discrepancy File:** The file returned to the clearing service branch of the collecting bank containing details of cheques that appear in the Electronic Journal file whose corresponding physical cheques were not received by the clearing service branch of the paying bank.
- **Drawee Bank (also referred to as Payee's Bank):** The bank or branch of the bank of the customer who deposits a cheque for collection.
- **Drawee Clearing Service Branch:** The Clearing service branch processing a cheque or instruction on behalf of the Drawee Bank/Branch.
- **ECH:** Electronic Clearing House.
- **ECS:** Electronic Clearing System.
- **ECPIX:** Electronic Cheque Presentment with Image Exchange
- **EFT:** Electronic Funds Transfer is the clearing file that contains electronic debits and credits, together with fines, commissions and charges exchanged by banks in the Clearing House.
- **EJ:** Electronic Journal is an electronic data file containing details of the cheques exchanged by banks in the Clearing House.
- **Electronic Record:** The details of a debit (including cheques) or credit item in electronic form that is sent to the Clearing House for clearing.
- **Endorsement:** The printing of information on the rear of the cheque or voucher.
- **EUR:** Euro
- **FIA:** Financial Institutions Act, as amended.
- **Free Cheque:** A cheque for which there is no matching entry in the Electronic Journal.
- **Free and Matched Cheque:** A cheque whose amount does not match with the corresponding electronic journal record.
- **GBP:** Pound Sterling



- **IRD:** Image Return Document, also known as the cheque dishonor advice; where a cheque presented for payment has been dishonoured by non-payment, the presenting banker must issue to the payee an image Return Document (IRD) as advice that given cheque has been dishonoured.
- **IQA:** Image Quality Assurance
- **ACH:** Automated Clearing House
- **KES:** Kenyan Shillings
- **Late availability:** This is defined as lateness in delivery of electronic data and/or physical delivery of items that are being cleared.
- **LFCC:** Local Foreign Currency Clearing
- **Matched Electronic Journal Record:** An electronic record in the electronic journal whose details match with the corresponding physical cheque.
- **Matched Cheque:** A cheque whose code line details and amount match with the corresponding electronic journal record.
- **MICR Line:** “Magnetic ink character recognition line” mean the numbers, which may include the bank routing number, account number, cheque number, cheque amount, and other information, that are printed near the bottom of a cheque in magnetic ink in accordance with the Uganda Cheque Standards.
- **Missing (Electronic Journal) Record:** An entry in the Electronic Journal for which a corresponding cheque has not been identified.
- **Missing and Matched Electronic Record:** An electronic record in the electronic journal whose amount does not match with the corresponding physical cheque.
- **Multilateral Netting:** Multilateral netting refers to an arrangement among three or more parties to off-set their net obligations for settlement purposes.
- **NCS:** National Cheque Standard
- **Originator:** An organisation, company or individual that has been authorised by a Payer to make a Direct Debit Transfer.
- **Originator’s Bank:** An Originator’s bank is a bank, which is a member of the Uganda Bankers Association’s Clearing House, and in which the Originator maintains a bank account. An Originator must use the services of this bank to initiate Direct Debit Transfers through the Clearing House. An Originator must meet the approval of this bank to be allowed access to the Scheme.
- **Payer:** The Payer is defined as the originator’s customer and/or debtor who has authorised the debiting of his bank account as instructed in the Direct Debit Authority. The Payer can be an organisation, company or an individual.

- **Paying Bank (also referred to as Drawer's Bank or Payer's):** This is where the Payer's bank account is held. It is the bank that has been ordered to effect a payment instruction.
- **Person:** Means a natural person, corporation, unincorporated company, partnership, government unit or instrumentality, trust, or any other entity or organization.
- **PKI:** Public Key Infrastructure
- **PGP:** Pretty Good Encryption
- **Presenting Bank:** The bank that receives the cheque from the customer, either directly or via a third party, or present the cheque to the clearing house for clearing and settlement.
- **Reason for Return Code:** A code that indicates the reason for returning a payment as Unpaid or Unapplied.
- **RRF:** Return Request File
- **RTGS:** Real Time Gross Settlement System
- **Settlement:** This refers to the final and irrevocable discharge of an obligation of one bank in favour of another bank, in Bank of Uganda money.
- **Settlement File:** A file of totals (volume and value) of claims of one bank against each of the other banks.
- **Settlement Position File:** A file of totals (volume and value) received by a bank from the Clearing House.
- **Sponsored Bank:** This is a bank whose items are forwarded to and received from the Clearing House on its behalf by another bank.
- **Transaction Code:** These are codes that indicate the nature of a transaction.
- **UBA:** Uganda Bankers Association. It is an umbrella organisation for the various banks in Uganda with representation from the various commercial banks' managing directors. It is geared towards fostering good governance and best international practices in the banking industry.
- **UDK :** Unique Document Key
- **UGX:** Ugandan Shillings
- **USD:** United States Dollar
- **Variable Direct Debit Authority:** This authority allows variable amounts to be debited from a Payer's bank account. It is used for regular payments that cannot be forecast in advance and for amounts that change annually. Where applicable, an Originator must provide an Advance

Notice to a Payer, of the amounts and dates of payment, so as to allow for sufficient time for any queries to be raised before payment.

- **Wrongly Delivered Cheque:** A cheque wrongly dispatched to a clearing service branch other than the intended one.

**APPENDIX XII: Image Return Document /Cheque Dishonour Advice**

<b>Cheque Return Advice (CRA)</b>			
Bank Address contacts	Logo, and	Dishonour Information (Reason for dishonour):	Document No.:
			Date:
<i>Insert the scanned Image of the dishonoured cheque here. Both the front grey scale and the black &amp; white back face).</i>			
<p>This document serves as a notice that the above detailed original cheque has not been honoured.</p> <p>Please note that when the cheque is dishonoured it cannot be re- presented.</p>			