

# BIS compliant RTGS and CLEARING SYSTEM

**Combining our unparalleled expertise in high-volume payment processing with open systems technology, Diamis has created a new paradigm – lower cost per transaction without sacrificing key elements such as scalability, reliability, and the highest levels of customisation.**

## › MODERNIZE NATIONAL PAYMENT SYSTEMS

Diamis has extensive experience in the design, implementation, and operational management of central settlement systems in compliance with Standards and BIS principles.

- The national RTGNS (C.R.I.) in France, built in 1995 and still operated by Diamis, moves more than €450 billion every day, representing more than 25% of the HVP volume in the euro zone.

*Modernization of payment services has been essential during these last years for many Central Bank that are currently revamping their former settlement systems according to new standards and regulatory compliances.*

› OUR SOLUTIONS



**HVSS – SWIFT-BASED RTGS SOFTWARE**

Full compliance with the Bank for International Settlements' Core Principles for Systematically Important Payment Systems

→ Main Features and Functionalities

- Real-time management of a variety of high-value interbank payments:
  - mono or multi-currency
  - using SWIFT interface
- Allow the settlement of any net system:
  - use of pre-settlement files with positions of each participant
- Allow Central Banks to achieve payment risk reduction objectives while improving intra-day liquidity for the participants:
  - REPOS and Reverse REPOS mechanism
- Provide centralised queuing management and optimisation mechanisms:
  - standard FIFO mechanism with priority management
  - FAFO and Net Optimisation mechanisms
- Real-time management of commercial banks' account balances:
  - throughout the business day
  - via secured web site
- Reporting facilities to the Central Bank Information System
- Management and settlement of:
  - Central Bank Operations
  - Debt instruments
  - PvP Operations
  - Capital Market Transactions



**SCS – BULK PAYMENT CLEARING SYSTEM**

→ Main Features

- National or cross-border capability
- Mono or multi-currency
- All types of transactions
- Secured with bilateral or multi-lateral limits

→ Life Cycle Set-Up

- Configurable number of clearing sessions
- Clearing session set up pre-requisites:
  - Transaction type
  - Cut-off time
  - Clearing mechanism timing
  - Issue date
  - Clearing date
  - Settlement date
- Highly Customisable

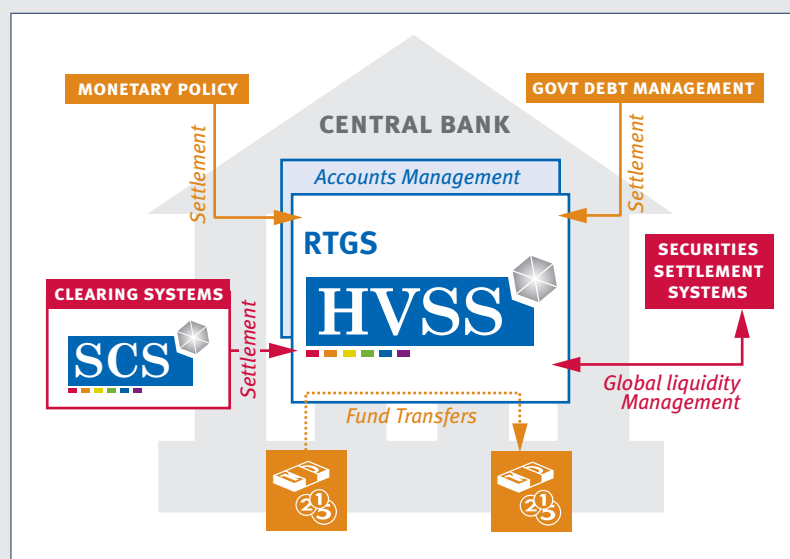
→ High Availability and Security

- Full redundancy
- PKI / Certificate and PeSIT protocol

→ Additional Features

- Image-based processing
- Reporting facilities / statistics and invoicing
- Management of messages between participants

› SOUND AND MODERN CLEARING SYSTEMS



› REFERENCES

Central Bank of Algeria, Central Bank of Jordan, Central Bank of Morocco, Central Bank of Venezuela, EBA EURO 1, Western African Central Bank.