



ZIPSS AND ISO 20022 MIGRATION PLAN OF ACTIVITIES

Community Testing: 20 June – 8 September 2023

All participants will have the ability to generate messages from the Core Banking Systems which will be channeled through SWIFT Alliance and/or Gateway for settlement on the ZIPSS.

Participants will be required to undertake 95% of tests to move to the next phase.

The tests undertaken will be monitored closely.

No.	Period	Activity	Dependency	Comments	Expected Results
1.	26 - 27 June 2023	Administrative Functions	Availability of the ZIPSS application	Participants to undertake all the <i>applicable</i> test cases under this administrative functions' menu	Results for all the applicable scenarios appropriately recorded on the test scripts provided.
2.	28 – 29 June 2023	Session Management	Availability of the ZIPSS application and successful testing of the administrative functions.	Participants to undertake all the test cases under this session management menu	Results for all the scenarios appropriately documented.
3.	28 – 29 June 2023	Maintenance Functions	Availability of the ZIPSS application and successful testing of the administrative functions.	Participants to undertake all the <i>applicable</i> test cases under this maintenance functions' menu	Results for all the applicable scenarios appropriately recorded on the test scripts provided.



No.	Period	Activity	Dependency	Comments	Expected Results
4.	30 June 2023 10:00 hours	Standup Meeting and resolution of outstanding issues for the week.	Execution of activities for the week	Participants must ensure that all the scheduled activities for the week are executed. Issues which will arise should be resolved along the way and not necessarily wait for the meeting date.	Completed test scripts and reports from each participant rendering an account on the activities executed during the week. The BoZ team is also expected to validate the results from the reports.
5.	5 - 6 Jul 2023	Payment Processing (Positive test case): Participants will process as many pacs.008 test messages at different times of the business day (e.g., 16 between 8-10, 16 between 10-14, 16 between 14-16) and will receive all responses and notification messages for every pacs.008 message (pacs.002 and camt.054 messages).	MX compliant Core Banking System or translator, pilot SWIFTNet Service subscription	These tests will be processed STP from the CBS via SWIFT.	All the messages must be settled on the ZIPSS. The sending participant must receive the pacs.002 ACTC, pacs.002 ACSC and camt.054 messages while the receiving participant must receive the pacs.008 and camt.054 via SWIFT. The result should be appropriately documented in the excel test scripts provided. Reports shall be rendered by each participant during the stand-up meeting on Friday 7 Jul 2023.



No.	Period	Activity	Dependency	Comments	Expected Results	
6.	5 - 6 Jul 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS payment including scenarios.	availability, processing unique	Participants to undertake all the <i>applicable</i> test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and received, completed, pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.	<p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions on ZIPSS and CBS, manage the priority of the messages, make use of reserve accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify using that the charges levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different reports under the reporting menu.</p>
7.	7 July 2023 10:00 hours	Standup Meeting and resolution of outstanding issues for the week.	Execution of activities for the week	Participants must ensure that all the scheduled activities for the week are executed. Issues	Completed test scripts and reports from each participant rendering an account of the activities executed during the	



No.	Period	Activity	Dependency	Comments	Expected Results
				which will arise should be resolved along the way and not necessarily wait for the meeting date.	week. The BoZ team is also expected to validate the results from the reports.
8.	10 - 11 June 2023	Payment Processing (Positive test case): Participants will process as many pacs.009 test messages at different times of the business day (e.g., 16 between 8-10, 16 between 10-14, 16 between 14-16) and will receive all responses and notification messages for every pacs.009 message (pacs.002 and camt.054 messages).	MX compliant Core Banking System or translator, pilot SWIFTNet Service subscription	These tests will be processed STP from the CBS via SWIFT.	<p>All the messages must be settled on the ZIPSS. The sending participant must receive the pacs.002 ACTC, pacs.002 ACSC and camt.054 messages while the receiving participant must receive the pacs.009 and camt.054 via SWIFT.</p> <p>The result should be appropriately documented in the excel test scripts provided. Reports shall be rendered by each participant during the stand-up meeting on Friday 14 July 2023.</p>
9.	10 - 11 July 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS availability, payment processing including unique scenarios.	Participants to undertake all the applicable test cases under the Routing, Settlement, Billing and Reporting functions. They will see the	<p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions on ZIPSS and</p>



No.	Period	Activity	Dependency	Comments	Expected Results
				messages sent and received, completed, pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.	<p>CBS, manage the priority of the messages, make use of reserve accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify that the charges levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different reports under the reporting menu.</p>
10.	12 - 13 July 2023	Payment Processing (Negative test case): Participants will process as many pacs.008 and 009 test messages with incorrect details (such as wrong beneficiary, agent BICFI, business service, date, duplicated messages, message id, settlement	MX compliant Core Banking System or translator, pilot SWIFTNet Service subscription	<p>These tests will be processed STP from the CBS via SWIFT.</p> <p><i>The messages shall be sent with all the scenarios given (i.e., wrong beneficiary, agent BICFI, business service, date, duplicated messages, message id,</i></p>	<p>All the messages with wrong beneficiary name must be settled on the ZIPSS and the sending participant must receive the pacs.002 ACTC, pasc.002 ACSC and camt.054 messages while the receiving participant must receive the pacs.008/009 and camt.054 via SWIFT.</p> <p>The rest of the messages must be rejected. Pacs.002 ACTC</p>



No.	Period	Activity	Dependency	Comments	Expected Results
		method, clearing system code) at different times of the business day (e.g., 32 between 8-10, 32 between 10-14, 32 between 14-16) and will receive all responses and notification messages for every pacs.008/009 message (pacs.002 and camt.054 messages).		settlement method, clearing system code).	<p>rejected message will be received by the sender and there will no pacs.002 ACSC and camt.054 messages.</p> <p>The result should be appropriately documented in the excel test scripts provided. Reports shall be rendered by each participant during the stand-up meeting on Friday 14 July 2023.</p>
11.	12 - 13 July 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS availability, payment processing including unique scenarios.	Participants to undertake all the applicable test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and received, completed, pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.	<p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions on the ZIPSS, manage the priority of the messages, make use of reserve accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify using the billing menu that, the charges</p>



No.	Period	Activity	Dependency	Comments	Expected Results
					<p>levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different reports under the reporting menu.</p>
12.	14 July 2023 10:00 hours	Standup Meeting and resolution of outstanding issues for the week.	Execution of activities for the week	Participants must ensure that all the scheduled activities for the week are executed. Issues which will arise should be resolved along the way and not necessarily wait for the meeting date.	Completed test scripts and reports from each participant rendering an account of the activities executed during the week. The BoZ team is also expected to validate the results from the reports.
13.	17 - 18 July 2023	Payment Processing (Positive test case): Participants who sent the pacs.008/009 with wrong beneficiary details shall be required to send camt.056 cancellation messages via SWIFT to the receiver of each	SWIFT Alliance, ZIPSS, pilot SWIFTNet Service subscription.	These tests will be processed via SWIFT.	<p>Upon receipt of the camt.056 cancellation request, the receiver will generate a camt.029 resolution of investigation message for each camt.056 message to the sender.</p> <p>Thereafter, pacs.004 messages for all the corresponding</p>



No.	Period	Activity	Dependency	Comments	Expected Results
		message with wrong beneficiary details.			<p>camt.029 messages sent will be processed at different times of the business day (e.g., 3 between 8-10, 3 between 10-14, 3 between 14-16) and the sender shall receive all responses messages for every pacs.004 message (pacs.002 and camt.054 messages) while the receiver of the pacs.004 will also receive camt.054 messages via SWIFT.</p> <p>The result should be appropriately documented in the excel test scripts provided. Reports shall be rendered by each participant during the stand-up meeting on Friday 21 July 2023.</p>
14.	17 - 18 July 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS payment processing including unique scenarios.	availability, processing unique	<p>Participants to undertake all the applicable test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and received, completed, pending, rejected as well</p> <p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions on the ZIPSS and CBS, manage the priority of the messages, make use of reserve</p>



No.	Period	Activity	Dependency	Comments	Expected Results
				as applicable intraday and end of day real time and SWIFT reports.	<p>accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify using the billing menu that, the charges levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different reports under the reporting menu.</p>
15.	19 – 20 July 2023	Payment Processing (Positive test case): Participants to generate pacs.008/009 messages at different times of the business day (e.g., 32 between 8-10, 32 between 10-14, 32 between 14-16) when the settlement account has insufficient funds. The transactions to pend until a camt.008 cancel	MX compliant Core Banking System or translator, SWIFT Alliance, pilot SWIFTNet Service subscription, ZIPSS availability, insufficiently funded settlement account.	<p>Participants must attempt to fund the settlement account taking into account the following scenarios:</p> <p>Scenario 1: Queuing</p> <p>Generate transactions (pacs.008 and pacs.009) with different amounts and whose sum exceeds the balance on the SA.</p>	<p>Payment messages sent when the account is insufficiently funded are queued for settlement until funds are made available. The sender will receive pacs.002 advice regarding pending transactions.</p>



No.	Period	Activity	Dependency	Comments	Expected Results
		<p>transaction message is sent to the ZIPSS via SWIFT, or the Settlement Account is funded.</p>		<p>Scenario 2: Prioritizing Prioritize transactions on the ZIPSS Interface with the same TTC by moving low value transactions above high value transactions. Where the balance is adequate to settle the low value transactions, these should be settled.</p> <p>Scenario 3: Modifying Modify some characteristics of queued transactions using the camt.007 modify transaction message via SWIFT to the ZIPSS.</p> <p>Scenario 4: Cancellation Cancel some of the transactions by sending the camt.008 to the ZIPSS.</p>	<p>Prioritised transactions are settled according to priority and the parties to the transaction receive the appropriate pacs.008/009, pacs.002 and camt.054 messages via SWIFT.</p> <p>Participants to receive the camt.025 receipt message from the ZIPSS for successfully modified transactions using the camt.007.</p> <p>Cancelled transactions using the camt.008 are removed from the queues and participants receive the camt.025 receipt message from ZIPSS for the successful cancellation.</p>



No.	Period	Activity	Dependency	Comments	Expected Results
16.	19 – 20 July 2023	<p>Payment Processing (Positive test case): Participants to generate future valued pacs.008/009 messages to all the other participants. The transactions are queued to settle on the specified business date.</p> <p>Participants to generate camt.008 cancel transaction messages to cancel some of the future valued transactions sent to the ZIPSS via SWIFT.</p>	MX compliant Core Banking System or translator, SWIFT Alliance, pilot SWIFTNet Service subscription, ZIPSS availability, sufficiently funded settlement account.	<p>Participants must send payment messages to the other participants as below:</p> <p>Scenario 1: Cancelled some transactions from the ZIPSS Interface.</p> <p>Scenario 2: Cancel other using the camt.008 cancel transaction message on SWIFT.</p> <p>Scenario 3: Confirm settlement of messages on the specified day future date.</p>	<p>The sender receives the pacs.002 advice of the future valued transactions. Payment messages cancelled using the ZIPSS interface and the camt.008 must be removed from the queues and must not appear on the statement. Participants receive the camt.025 receipt message from the ZIPSS for the successful cancellation.</p> <p>The transactions which are not cancelled must be settled on the specified date.</p>
17.	19 – 20 July 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS availability, payment processing including unique scenarios.	Participants to undertake all the applicable test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and	<p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions on the ZIPSS and CBS, manage the priority of the</p>



No.	Period	Activity	Dependency	Comments	Expected Results
				received, completed, pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.	<p>messages, make use of reserve accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify that the charges levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different reports under the reporting menu.</p>
18.	21 July 2023 10:00 hours	Standup Meeting and resolution of outstanding issues for the week.	Execution of activities for the week	Participants must ensure that all the scheduled activities for the week are executed. Issues which will arise should be resolved along the way and not necessarily wait for the meeting date.	Completed test scripts and reports from each participant rendering an account of the activities executed during the week. The BoZ team is also expected to validate the results from the reports.
19.	24 – 25 July 2023	Net Settlement Processing (Positive Test Case):	ZECH, ZIPSS, VPN connectivity, CSD to	Participants shall ensure that they manage the movement	



No.	Period	Activity	Dependency	Comments	Expected Results
		ZECHL to process five NSI files as below: 1. VISA and LUSE at 9 hours; 2. e-money at 10 hours; 3. NFS at 11 hours; 4. EFT at 13 hours; 5. CIC at 15 hours.	enable the pledging of ZECH Collateral and ILF.	<p><i>of funds on their accounts to satisfy the scenarios below:</i></p> <p>Scenario 1: Sufficiently funded Settlement Account (SA) to accommodate the settlement of the VISA and LUSE file which shall be settled on the SA.</p> <p>Scenario 2: Sufficiently funded Net Settlement Instruction (NSI) Reserve Account (RA) while the SA is at zero to accommodate the settlement of the e-money file which shall be settled on the NSI RA.</p> <p>Scenario 3: Sufficiently funded Cash Collateral Reserve Account while the SA and NSI RA are at zero to accommodate the</p>	<p>Scenario 1: The NSI file to settle on the ZIPSS using funds on SA without any friction.</p> <p>Scenario 2: The NSI to settle on the ZIPSS using funds on the NSI RA.</p> <p>Scenario 3: The NSI to settle on the ZIPSS using funds on the Cash Collateral Account.</p>

No.	Period	Activity	Dependency	Comments	Expected Results
				<p>settlement of the NFS file which shall be settled on the Cash Collateral RA.</p> <p>Scenario 4: Insufficiently funded (K100 for each) SA, NSI RA, Cash Collateral Reserve Account while the ZECH Collateral Account on the CSD has adequate Securities to accommodate the settlement of the fourth file to be settled using the pledged ZECH collateral. The participant shall fund the SA after the last file has settled.</p> <p>Scenario 5: Insufficiently funded (K100 for each) SA, NSI RA, Cash Collateral Reserve Account while the ZECH Collateral Account on CSD has adequate Securities to</p>	<p>Scenario 4: The NSI to settle on the ZIPSS using the funds on the SA, NSI RA, Cash Collateral Account and a portion of the pledged ZECH Collateral. The used portion from the pledged securities is repaid from the SA after it is funded.</p> <p>Scenario 5: The NSI to settle on the ZIPSS using the funds on the SA, NSI RA, Cash Collateral Account and a portion of the pledged ZECH Collateral. The used portion from the pledged securities is not repaid from the ILF applied until</p>



No.	Period	Activity	Dependency	Comments	Expected Results
				accommodate the settlement of the fourth file to be settled using the pledged ZECH collateral. The participant shall apply for ILF after the last file has settled.	either the SA or NSI RA is funded using ILF funds.
20.	24 - 25 July 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS availability, payment processing including unique scenarios.	Participants to undertake all the <i>applicable</i> test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and received, completed, pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.	<p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions on the ZIPSS, manage the priority of the messages, make use of reserve accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify that the charges levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and</p>



No.	Period	Activity	Dependency	Comments	Expected Results
					after end of day in the different reports under the reporting menu.
21.	26 - 27 July 2023	<p>Liquidity Transfer Request (Positive Test Case):</p> <p>Participants to generate a camt.050 liquid transfer request via SWIFT at any time before end of day is executed on the ZIPSS.</p>	SWIFT Alliance, pilot SWIFTNet Service subscription, ZIPSS availability, sufficiently funded Settlement Account (SA) or Statutory Reserve (SR) Account.	Participants will transfer liquidity from the Settlement Account/Statutory Reserve Accounts to the Statutory Reserve/Settlement Account using the camt.050 through SWIFT Alliance.	Liquidity is moved from SA/SR to SR/SA and participants will receive the camt.025 receipt for the successful movement of liquidity.
22.	26 - 27 July 2023	<p>Liquidity Transfer Request (Negative Test Case):</p> <p>Participants to generate a camt.050 liquid transfer request via SWIFT at any time before end of day is executed on the ZIPSS.</p>	SWIFT Alliance, pilot SWIFTNet Service subscription, ZIPSS availability, insufficiently funded SA/SR.	Participants will transfer liquidity from the insufficiently funded Settlement Account/Statutory Reserve Accounts to the Statutory Reserve/Settlement Account using the camt.050 through SWIFT Alliance.	Liquidity is not moved from SA/SR to SR/SA and participants will receive the camt.025 receipt on the status of the liquidity transfer request.
23.	26 - 27 July 2023	<p>Account Reporting Request</p>	ZIPSS availability, SWIFT Alliance, a	Participants to make the account reporting	The camt.052 bank to customer account report message



No.	Period	Activity	Dependency	Comments	Expected Results
		Participants generate a camt.060 account reporting request via SWIFT at any time before end of day is executed on the ZIPSS.	number of transactions processed on the account on which the request is made.	request three to four times during the day after processing some transactions.	<p>informing the participant of the entries reported to the account, and the balance information on the account at a given point in time is sent by the ZIPSS to the requesting participant via SWIFT.</p> <p>Participants shall validate the accuracy of the statement by comparing the statement on the ZIPSS and what will be received in the camt.052.</p>
24.	26 - 27 July 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS payment scenarios including unique	availability, processing	<p>Participants to undertake all the <i>applicable</i> test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and received, completed, pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.</p> <p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions, manage the priority of the messages, make use of reserve accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants verify that the charges levied for the</p>



No.	Period	Activity	Dependency	Comments	Expected Results
					<p>transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different reports under the reporting menu.</p>
25.	28 July 2023 10:00 hours	Standup Meeting and resolution of outstanding issues for the week.	Execution of activities for the week	Participants must ensure that all the scheduled activities for the week are executed. Issues which will arise should be resolved along the way and not necessarily wait for the meeting date.	Completed test scripts and reports from each participant rendering an account of the activities executed during the week. The BoZ team is also expected to validate the results from the reports.
26.	31 Jul – 3 Aug 2023	<p>Gateway/VPN connectivity for processing transactions:</p> <p>Participants to request and obtain approval from the BoZ to create a secure gateway connection to the</p>	ZIPSS, VPN connectivity, input and output queue setup for sending and receiving messages	Participants shall set up the secure file or MQ based gateway connectivity to communicate with the ZIPSS.	BoZ to switch the connectivity channel from SWIFT to Gateway on the ZIPSS.



No.	Period	Activity	Dependency	Comments	Expected Results
		<p>ZIPSS for the processing of all incoming and outgoing payment messages using the guidelines provided. connection to the ZIPSS.</p>			
27.	31 Jul – 3 Aug 2023	<p>Payment Processing (Positive test case): Participants will use the gateway connectivity to process as many pacs.008 messages at different times of the business day (e.g., 16 between 8-10, 16 between 10-14, 16 between 14-16) and will receive all responses and notification messages for every pacs.008 message (pacs.002 and camt.054 messages).</p>	<p>ZIPSS, Gateway connectivity, MX compliant Core Banking System or translator, pilot SWIFTNet Service subscription.</p>	<p>These payment messages will be processed STP from the CBS via the Gateway.</p> <p><i>Note: Participants will be required to alternate the connectivity channel in such a manner that 2 participants will switch to VPN while the rest of the participants remain on SWIFT.</i></p>	<p>The participants who will be switched to the gateway shall send and receive all messages including the pacs.008, pacs.002 ACTC and ACSC as well as the camt.054 messages via the gateway. Those participants who will remain on SWIFT will continue to send and receive messages via the SWIFT channel. There will be no change in format between messages exchanged via the gateway with those exchanged via SWIFT and as such, receiving participant should not experience challenges processing the incoming transactions through SWIFT.</p>



No.	Period	Activity	Dependency	Comments	Expected Results
					The result should be appropriately documented in the test scripts provided. Reports shall be rendered by each participant during the stand-up meeting on Friday 28 July 2023.
28.	31 Jul – 3 Aug 2023	Payment Processing (Negative test case): Participants will use the gateway connectivity to process as many pacs.008 messages at different times of the business day (e.g., 16 between 8-10, 16 between 10-14, 16 between 14-16) and will receive all responses and notification messages for every pacs.008 message (pacs.002 and camt.054 messages).	ZIPSS, Gateway connectivity, MX compliant Core Banking System or translator, pilot SWIFTNet Service subscription	These payment messages will be processed STP from the CBS via SWIFT while connectivity remains through the gateway. <i>Note: Participants processing transaction through SWIFT will be required to use the gateway connectivity channel to send messages to the ZIPSS. The operator will swap participants to ensure that all participants experience sending and receiving payments on both the VPN and through SWIFT.</i>	All payments processed via SWIFT when the participant is on VPN are not settled on the ZIPSS and there is no acknowledgement by SWIFT until the connection to SWIFT is restored. Where connectivity on SWIFT is restored before the ZIPSS is closed, the messages will be settled if the system has not received a similar message. If a similar message has been received with the same reference, date, debtor and creditor agent, amount, the ZIPSS will flag the message as a duplicate and it will be rejected upon validation. However, if the message is received after the ZIPSS is



No.	Period	Activity	Dependency	Comments	Expected Results
					<p>closed, it will be rejected right away.</p> <p>The sender of the successfully settled messages will receive the pacs.002 ACTC and ACSC as well as the camt.054 while the receiver of the messages will receive the pacs.008 and camt.054 messages through the connectivity channel being utilised at the time of settlement.</p> <p>The result should be appropriately documented in the test scripts provided. Reports shall be rendered by each participant during the stand-up meeting on Friday 4 Aug 2023.</p>
29.	31 Jul – 3 Aug 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS payment processing including unique scenarios.	Participants to undertake all the <i>applicable</i> test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and received, completed,	<p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions on the ZIPSS and CBS, manage the priority of the messages, make use of reserve</p>



No.	Period	Activity	Dependency	Comments	Expected Results
				pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.	<p>accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify that the charges levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different reports under the reporting menu.</p>
30.	4 Aug 2023 10:00 hours	Standup Meeting and resolution of outstanding issues for the week.	Execution of activities for the week	Participants must ensure that all the scheduled activities for the week are executed. Issues which will arise should be resolved along the way and not necessarily wait for the meeting date.	Completed test scripts and reports from each participant rendering an account of the activities executed during the week. The BoZ team is also expected to validate the results from the reports.
31.	8 - 9 Aug 2023	Payment Processing (Positive test case): Participants will use the gateway	ZIPSS, Gateway connectivity, MX compliant Core Banking System or translator, pilot	These payment messages will be processed STP from the CBS via the Gateway.	The participants who will be switched to the gateway shall send and receive all messages including the pacs.008,



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		connectivity to process as many pacs.009 messages at different times of the business day (e.g., 16 between 8-10, 16 between 10-14, 16 between 14-16) and will receive all responses and notification messages for every pacs.008 message (pacs.002 and camt.054 messages).	SWIFTNet Service subscription.	<i>Note: The operator will swap participants to ensure that all participants experience sending and receiving payments on both the VPN and through SWIFT.</i>	<p>pacs.002 ACTC and ACSC as well as the camt.054 messages via the gateway. Those participants who will remain on SWIFT will continue to send and receive messages via the SWIFT channel. There will be no change in format between messages exchange via the gateway with those exchanged via SWIFT and as such, receiving participant should not experience challenges processing the incoming transactions through SWIFT.</p> <p>The result should be appropriately documented in the excel test scripts provided. Reports shall be rendered by each participant during the stand-up meeting on Friday 11 August 2023.</p>
32.	8 - 9 Aug 2023	Payment Processing (Negative test case): Participants will use the gateway connectivity to process as many pacs.009 messages at different	ZIPSS, Gateway MX compliant Core Banking System or translator, pilot SWIFTNet Service subscription	These payment messages will be processed STP from the CBS via SWIFT while connectivity remains through the gateway.	All payments processed via SWIFT when the participant is on VPN are not settled on the ZIPSS and there is no acknowledgement by SWIFT



No.	Period	Activity	Dependency	Comments	Expected Results
		<p>times of the business day (e.g., 16 between 8-10, 16 between 10-14, 16 between 14-16) and will receive all responses and notification messages for every pacs.009 message (pacs.002 and camt.054 messages).</p>		<p><i>Note: Participants processing transaction through SWIFT will be required to use the gateway connectivity channel to send messages to the ZIPSS. The operator will swap participants to ensure that all participants experience sending and receiving payments on both the VPN and through SWIFT.</i></p>	<p>until the connection to SWIFT is restored.</p> <p>Where connectivity is restored before the ZIPSS is closed, the messages will be settled if the system has not received a similar message. If a similar message has been received with the same reference, date, debtor and creditor agent, amount, the ZIPSS will flag the message as a duplicate and it will be rejected upon validation. However, if the message is received after the ZIPSS is closed, it will be rejected right away.</p> <p>The sender of the successfully settled messages will receive the pacs.002 ACTC and ACSC as well as the camt.054 while the receiver of the messages will receive the pacs.009 and camt.054 messages through the connectivity channel being utilised at the time of settlement.</p> <p>The result should be appropriately documented in</p>



No.	Period	Activity	Dependency	Comments	Expected Results
					the excel test scripts provided. Reports shall be rendered by each participant during the stand-up meeting on Friday 5 Aug 2023.
33.	8 - 9 Aug 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS availability, payment processing including capability	Participants to undertake all the <i>applicable</i> test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and received, completed, pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.	<p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions, manage the priority of the messages, make use of reserve accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify that the charges levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different</p>



No.	Period	Activity	Dependency	Comments	Expected Results
					reports under the reporting menu.
34.	10 Aug 2023	<p>Payment Processing (Negative test case): Participants will process through the gateway, as many pacs.008 and 009 test messages with incorrect details (such as wrong beneficiary, agent BICFI, business service, date, duplicated messages, message id, settlement method, clearing system code) at different times of the business day (e.g., 32 between 8-10, 32 between 10-14, 32 between 14-16) and will receive all responses and notification messages for every pacs.008/009 message (pacs.002 and camt.054 messages).</p>	<p>ZIPSS, Gateway connectivity, MX compliant Core Banking System or translator, pilot SWIFTNet Service subscription</p>	<p>These tests will be processed STP from the CBS via the gateway.</p>	<p>All the messages with wrong beneficiary name must be settled on the ZIPSS and the sender must receive the pacs.002 ACTC and ACSC as well as the camt.054 messages via the gateway. The receiving participant must receive the pacs.008/009 with the wrong beneficiary name and the camt.054 through the gateway. The rest of the messages must be rejected. Pacs.002 ACTC rejected message will be received by the sender and there will no pacs.002 ACSC and camt.054 messages.</p> <p>The result should be appropriately documented in the excel test scripts provided. Reports shall be rendered by each participant during the stand-up meeting on Friday 11 Aug 2023.</p>



No.	Period	Activity	Dependency	Comments	Expected Results
35.	10 Aug 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS availability, payment processing including capability.	Participants to undertake all the <i>applicable</i> test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and received, completed, pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.	<p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions on the ZIPSS and CBS, manage the priority of the messages, make use of reserve accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify that the charges levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different reports under the reporting menu.</p>
36.	11 Aug 2023 10:00 hours	Standup Meeting and resolution of outstanding issues for the week.	Execution of activities for the week	Participants must ensure that all the scheduled activities for the week are executed. Issues	Completed test scripts and reports from each participant rendering an account of the activities executed during the



No.	Period	Activity	Dependency	Comments	Expected Results
				which will arise should be resolved along the way and not necessarily wait for the meeting date.	week. The BoZ team is also expected to validate the results from the reports.
37.	14 Aug 2023	Payment Processing (Positive test case): Participants will use the gateway connectivity to process the pacs.004 for the invalid messages for the previous day at different times of the business day (e.g., 16 between 8-10, 16 between 10-14, 16 between 14-16) and will receive all response messages for every pacs.004 message (pacs.002 and camt.054 messages).	ZIPSS, Gateway connectivity, MX compliant Core Banking System or translator, pilot SWIFTNet Service subscription.	These payment messages will be processed STP from CBS via the Gateway. <i>Note: The operator will swap participants to ensure that all participants experience sending and receiving payments on both the VPN and through SWIFT.</i>	The participants who will be switched to the gateway shall send and receive all messages including the pacs.004, pacs.002 ACTC and ACSC as well as the camt.054 messages via the gateway. Those participants who will remain on SWIFT will continue to send and receive messages via the SWIFT channel. There will be no change in format between messages exchanged via the gateway with those exchanged via SWIFT and as such, receiving participant should not experience challenges processing the incoming transactions through SWIFT. The result should be appropriately documented in the test scripts provided. Reports shall be rendered by each participant during the



No.	Period	Activity	Dependency	Comments	Expected Results
					stand-up meeting on Friday 28 July 2023.
38.	14 Aug 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS availability, payment processing including capability.	Participants to undertake all the <i>applicable</i> test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and received, completed, pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.	<p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions on the ZIPSS and CBS, manage the priority of the messages, make use of reserve accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify that the charges levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different reports under the reporting menu.</p>
39.	15 – 17 Aug 2023	<i>Payment Processing on Payment</i>	ZIPSS, PO availability,	The PO provides participants with a third	Transactions processed on the PO are settled on the ZIPSS



No.	Period	Activity	Dependency	Comments	Expected Results
		<p>Originator (Positive test case):</p> <p>Participant users will be created by the operator. A maximum of three users will be created for each participant.</p> <p>Submit pacs.008/009 payment messages (16 for each).</p> <p>List the settlement transactions affecting the Participant accounts.</p> <p>Approve entered, modified, removed transactions.</p>	VPN availability	fallback solution to process non-STP transactions.	
40.	15 – 17 Aug 2023	Routing, Settlement, Billing and Reporting functions.	ZIPSS availability, payment processing including capability.	Participants to undertake all the applicable test cases under the Routing, Settlement, Billing and Reporting functions. They will see the messages sent and received, completed,	<p>Participants will be able to check the status of the messages sent and carry out investigations using the routing menu.</p> <p>They will confirm settlement of transactions on the ZIPSS, manage the priority of the messages, make use of reserve</p>



No.	Period	Activity	Dependency	Comments	Expected Results
				pending, rejected as well as applicable intraday and end of day real time and SWIFT reports.	<p>accounts and check the activity on the accounts using the settlement menu.</p> <p>Participants to verify that the charges levied for the transactions processed are accurate.</p> <p>Participants will check the accuracy of information recorded about the activities undertaken during the day and after end of day in the different reports under the reporting menu.</p>
41.	18 Aug 2023 10:00 hours	Standup Meeting and resolution of outstanding issues for the week.	Execution of activities for the week	Participants must ensure that all the scheduled activities for the week are executed. Issues shall be resolved as and when they arise and not necessarily wait for the meeting date.	Completed test scripts and reports from each participant rendering an account of the activities executed during the week. The BoZ team is also expected to validate the results from the reports.
42.	21 Aug - 8 Sept 2023	Error Free Testing	95% success rate by Industry of all tests undertaken.	Participants must ensure that they conduct all tests in this plan without any errors.	This phase will be a repeat of the scripted testing without errors. Scenarios depicted in scripted testing will be repeated here.



No.	Period	Activity	Dependency	Comments	Expected Results
			Timely Communication Successful Scripted Testing and sign-off.		