

Pursuant to Article 69 of the Law on the National Bank of the Republic of Macedonia ("Official Gazette of the Republic of Macedonia" no. 3/2002) and the Decision on establishing the criteria for issuing license for conducting domestic payment operations ("Official Gazette of the Republic of Macedonia" no. 41/2001), the Governor of the National Bank of the Republic of Macedonia on July 12, 2002, adopted the following

INSTRUCTIONS

on submitting data on the internal and external clearing operations (“Official Gazette of the Republic of Macedonia” no. 56/02)

1. These Instructions set forth the manner and the form of submitting data by the institution responsible for conducting payment operations (hereinafter: bank) on the internal and external clearing operations.
2. The bank shall submit “Notification on the external and internal clearing” on daily basis, which is an integral part of these Instructions, to the National Bank of the Republic of Macedonia. The notification shall be submitted not later than 12:00, the next working day of MIPS.

I. Definition of terms

For the purpose of these Instructions, certain terms shall have the following meaning:

1.1. Internal clearing

3. Internal clearing is a payments settlement between accounts maintained by the bank. The internal clearing also includes the payment instruments which debit and credit the same account.

1.2. External clearing

4. External clearing is a payments settlement on the basis of payment order through MIPS or other clearing system the bank participates in, irrespective of whether the orderer is a depositor of a bank or the orderer is a bank itself.

External clearing from and to the National Bank of the Republic of Macedonia are considered all payments at the expense and in favor of accounts maintained at the National Bank of the Republic of Macedonia, other than accounts of the institutions responsible for conducting payment operations, the Treasury account and the cash account.

II. Manner of filling out data on internal and external clearing operations

5. The data on the internal and the external clearing operations are recorded in the “Notification on the internal and the external clearing” as follows:

- column 2 presents the sorting code of the bank the outflows are directed towards and the inflows are arrived from;
 - column 3 presents the name of the bank the outflows are directed towards and the inflows are arrived from;
 - column 4 represents the total amount of outflows within the bank which sends the notification, to the bank the sorting code of which is stated in column 2 through the National Bank of the Republic of Macedonia MIPS system;
 - column 5 presents the total number of orders pertaining to the amount of outflow record in column 4;
 - column 6 presents the total amount of outflows within the bank which sends the notification, to the bank the sorting code of which is stated in column 2 through the KIBS system;
 - column 7 presents the total number of orders pertaining to the amount of outflow record in column 6;
 - column 8 represents the total amount of inflows arrived within the bank which sends the notification, by the bank the sorting code of which is stated in column 2 through the National Bank of the Republic of Macedonia MIPS system;
 - column 9 presents the total number of orders pertaining to the amount of inflows record in column 8;
 - column 10 presents the total amount of inflows within the bank which sends the notification, by the bank the sorting code of which is stated in column 2 through the KIBS system;
 - column 11 presents the total number of orders pertaining to the amount of inflows record in column 10;
6. The data on the internal clearing are recorded such that column 2 presents the sorting code of the bank that sends the report, column 3 presents the name of the bank that sends the report, and the data on the internal clearing are presented in columns 4 (amount) and 5 (number of orders).
 7. The data on the operations from and to the treasury account are recorded such that column 2 presents the designation 630, and column 3 presents the description "Treasury system".
 8. The data on a cash pay-in to account in the bank and a cash pay-out from an account in the bank are recorded so that column 2 presents the designation 101, and column 3 presents the description "Cash in bank's tellers".
 9. The data on a cash pay-in on the account of the bank in the National Bank of the Republic of Macedonia and a cash payout from the account of the bank in the National Bank of the Republic of Macedonia are recorded so that column 2 presents the designation 102, and column 3 presents the description "Cash exchanged with NBRM".

10. The notification includes the following data:

- Total number of depositors who have opened accounts in the bank,
- Total number of opened accounts in the bank,
- Total number of accounts reported in ERIS,
- Total number of accounts blocked at initiative of the bank,
- Total number of depositors blocked at initiative of the bank,
- Total number of accounts blocked at initiative of another bank and
- Total number of depositors blocked at initiative of another bank.

11. The data from the Notification shall be submitted electronically, in accordance with the "Technical instructions for using the application for electronic entry of data on the internal and external clearing operations" stipulated by the Payment System Department. In case they cannot be submitted electronically, they shall be submitted in hard copy, at a special form enclosed with these Instructions.

12. These Instructions shall become effective on the date of signing, and shall be enforced on September 1, 2002.

Once these Instructions are enforced, the "Instructions for inflows and outflows in the internal and the external clearing" dated June 5, 2001, shall no longer be valid.

I. no. 3807
July 12, 2002
Skopje

Ljube Trpeski
Governor

(sorting number and name of the bank)

NOTIFICATION
on internal and external clearing on _____ (date)

Ref. No.	Sorting code of bank	Name of bank	OUTFLOWS through MIPS		OUTFLOWS through KIBS		INFLOWS through MIPS		INFLOWS through KIBS	
			Amount	Number of orders	Amount	Number of orders	Amount	Number of orders	Amount	Number of orders
1	2	3	4	5	6	7	8	9	10	11

Total number of depositors who have opened accounts in the bank:___

Total number of opened accounts in the bank:_____

Total number of accounts reported in ERIS:_____

Total number of accounts blocked at initiative of the bank:_____

Total number of depositors blocked at initiative of the bank:_____

Total number of accounts blocked at initiative of another bank:_____

Total number of depositors blocked at initiative of another bank:_____

(place and date)

(signature of authorized person)