

Your trusted partner in Africa



```

        mirror_mod.use_x = False
        mirror_mod.use_y = True
        mirror_mod.use_z = False
    elif operation == "MIRROR_Z":
        mirror_mod.use_x = False
        mirror_mod.use_y = False
        mirror_mod.use_z = True

    # At the end, add back the deselected mirror modifier
    mirror_ob.select = 1
    modifier_ob.select = 1
    bpy.context.scene.objects.active = modifier_ob
    print("Selected" + str(modifier_ob)) # modifier_ob is the active ob
    mirror_ob.select = 0
    #one = bpy.context.selected_objects[0]
    #bpy.data.objects[one.name].select = 1
except:
    print("please select exactly two objects, the last one gets the modifier, unless its not a mesh")

# MIRROR CLASSES

class MirrorX(bpy.types.Operator):
    """This adds an X mirror to the selected object"""
    bl_name = "object.mirror_mirror_x"
    bl_label = "Mirror X"

    @classmethod
    def poll(cls, context):
        return context.active_object is not None
    def execute(self, context):
        return context.active_object.mirror_mirror_x

```


Africa is our home. Today, our commitment to her people and her prosperity is stronger than ever. Because when this continent wins, economies grow, communities thrive, and our clients succeed.

Our deep investment in Africa's abundance makes us the trusted partner bank on the continent.

We believe in here.





Your trusted partner **in Africa**



LUANDA, ANGOLA

WHY CHOOSE STANDARD BANK?



**OVERVIEW: OUR PRODUCTS
AND SOLUTIONS FOR BANKS**



CASH MANAGEMENT



TRADE FINANCE



INVESTOR SERVICES



AWARDS

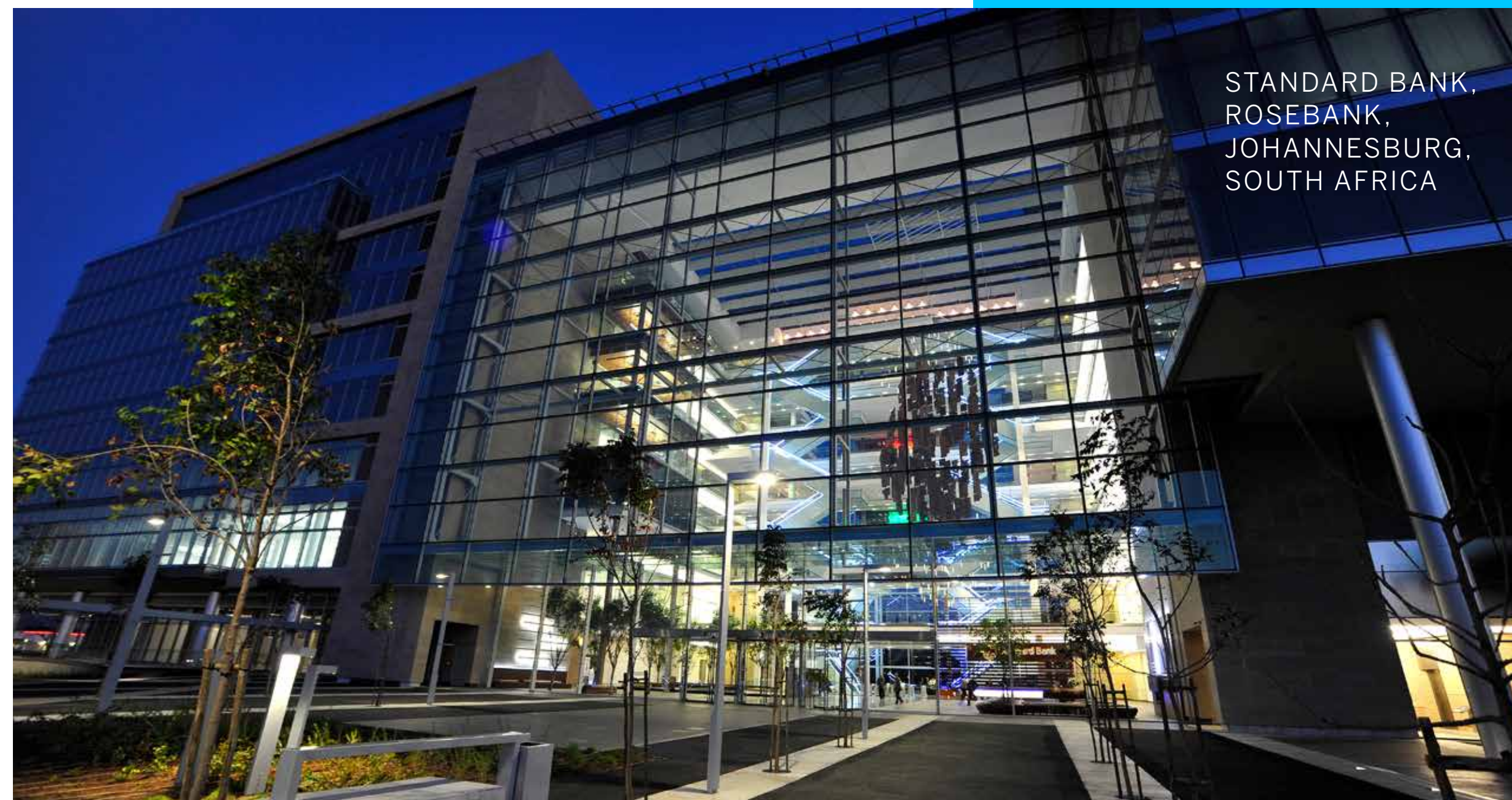


ANNEXES



For banks who **believe**

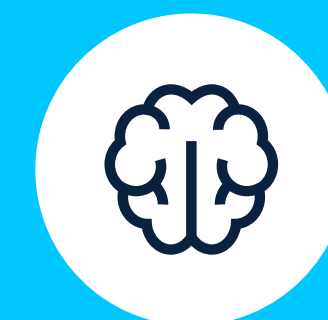
Africa's largest banking group by assets, Standard Bank is the ideal partner for success in emerging markets on the continent.



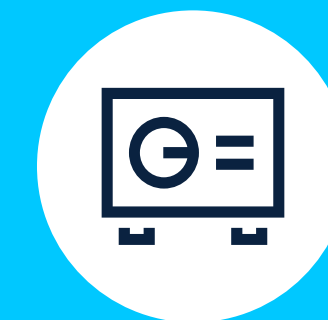
Why choose **us** as your trusted partner bank in Africa?



A wide network
of relationships and
strategic partnerships



**Expertise and
insights** rooted in the
African experience



Specialists who can
tailor sophisticated,
personalised financial
solutions



The security of robust
financial health, ample
liquidity, and a strong
balance sheet



World-class
compliance and
cybersecurity



**Experienced,
high-calibre
leadership and team**



**Efficient systems
and processes**



**The best economic
research unit
in Africa**



**Thought
leadership and
market insights**



**Award-winning
banking solutions**



Standard Bank: the **financial heart** of Africa

SANDTON CITY, JOHANNESBURG, SOUTH AFRICA



EAST AFRICA

1. Uganda

2. South Sudan

3. Ethiopia¹
4. Kenya

5. Tanzania

6. Malawi

¹ Representative office

SOUTHERN & CENTRAL AFRICA

7. Mozambique

8. Zimbabwe

9. Mauritius

10. Eswatini
11. Lesotho

12. Botswana

13. Namibia

14. Zambia

WEST AFRICA

15. Angola

16. DRC

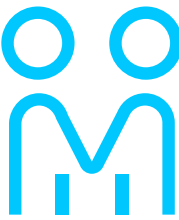
17. Nigeria
18. Ghana

19. Côte d'Ivoire

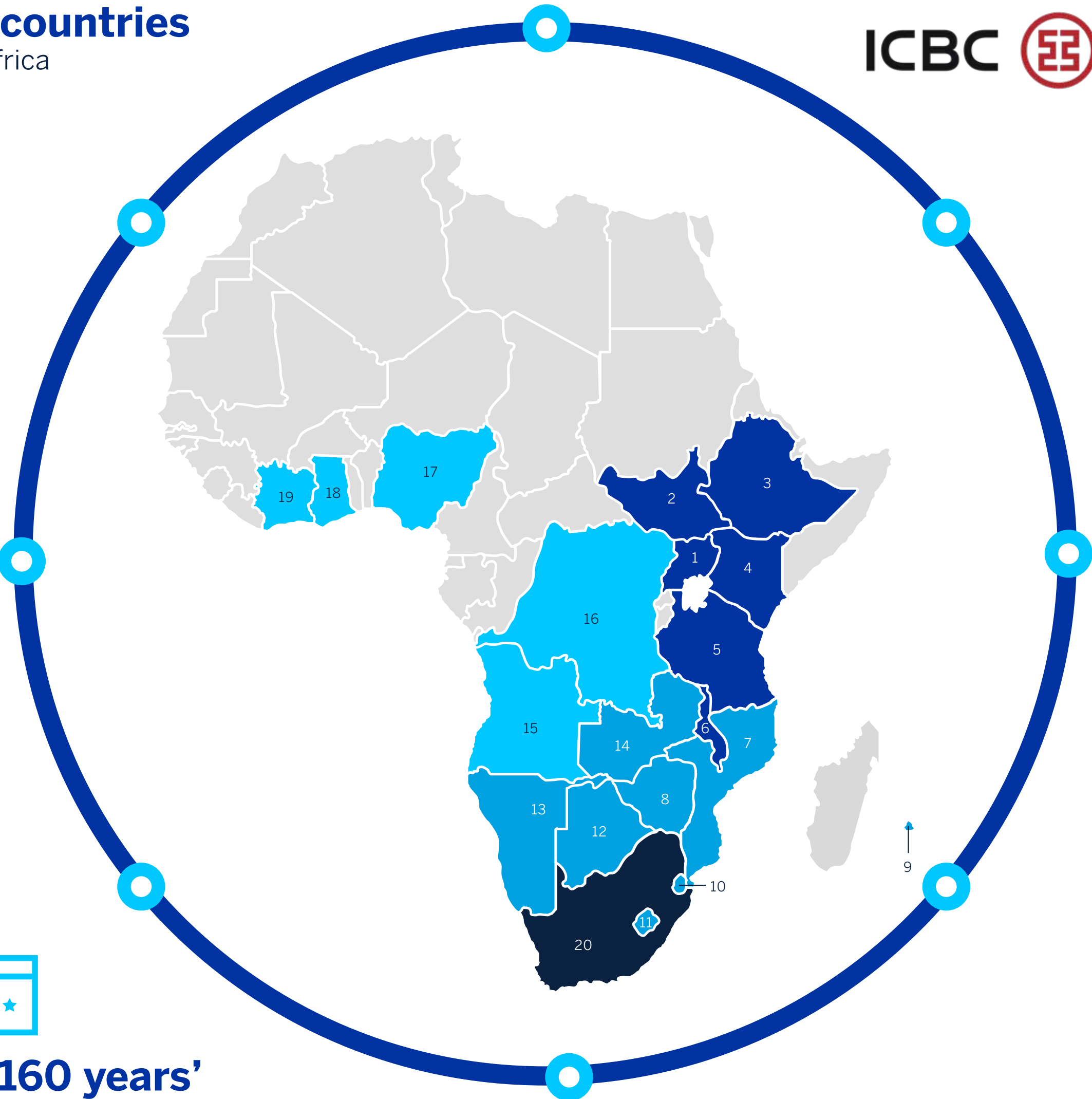
SOUTH AFRICA

20. South Africa

In 20 countries
across Africa



Over **160 years'**
banking experience



>19%
ICBC's shareholding in Standard Bank



Over **1 000** branches
across Africa



6 international
markets

SEE THE STANDARD
BANK GROUP'S LATEST
FINANCIAL RESULTS,
HIGHLIGHTS AND
STRATEGIC UPDATES.

READ MORE →



Products and solutions to **navigate complexities**

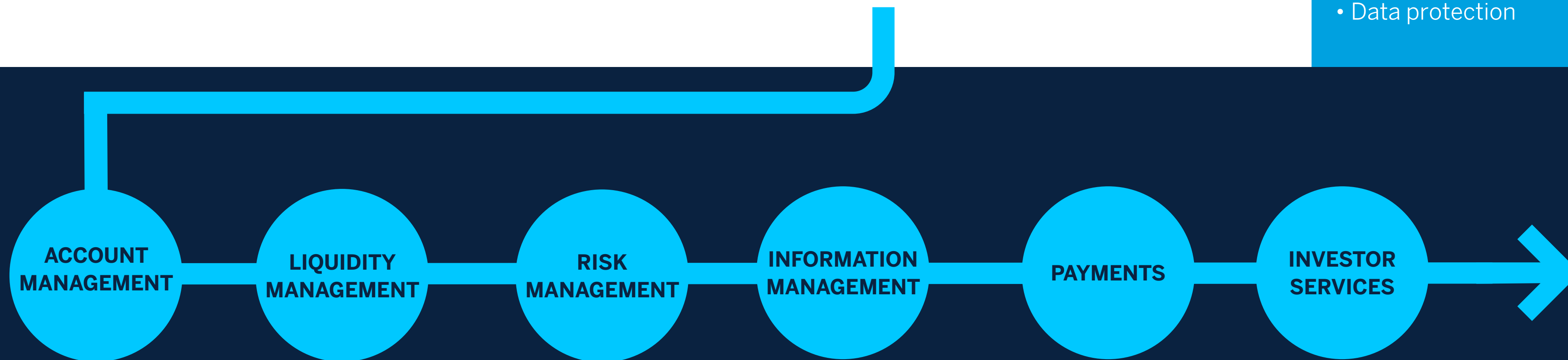
The African continent is rich in potential and promise. Standard Bank is uniquely placed to help manage the risks inherent in trade activities across its multiple jurisdictions. We follow worldwide compliance and screening protocols, and are highly skilled and experienced in Continuous Linked Settlement (CLS), holding significant liquidity to support our clients' requirements. **We offer the following transaction solutions for financial institutions:**

We hold ourselves to the highest standards in:

- SWIFT
- Compliance
- AML/TF
- Cybersecurity
- Operational processes (ISO certified)
- Data protection



6



**CONNECTING
CLIENTS WITH
SEASONED
LOCAL EXPERTS**

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Cash management to drive **Africa's** growth

LEKKI-IKOYI LINK BRIDGE, NIGERIA

As the established correspondent bank for cash clearing, Standard Bank facilitates tailored, end-to-end cash management solutions as an extension of global financial institutions in African markets. Clients value our competitive pricing and turnaround times, and the highest standards in regulatory compliance and cybersecurity.

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ROODEPLAAT DAM,
SOUTH AFRICA

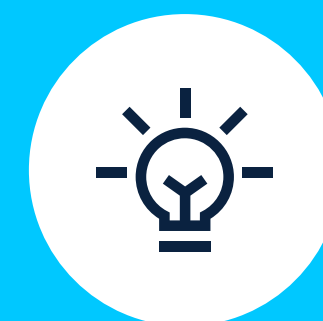
YOUR TRUSTED CORRESPONDENT BANK FOR CASH CLEARING

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ESTABLISHED LOCAL PRESENCE

- Standard Bank is the largest local currency direct clearer across 20 markets in sub-Saharan Africa, plus eight more markets in the West African Economic and Monetary Union.
- Specialists have first-hand local market experience, and offer expert advisory and custodial services.



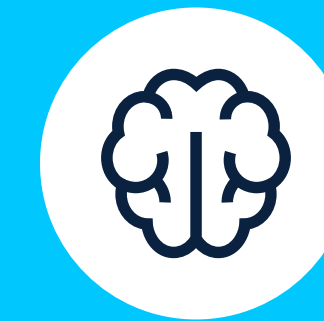
INNOVATIVE SERVICE

- Our skilled operations teams across the group ensure consistency, no matter where the client is.
- Dedicated sales and client services.
- Our continual investment in technology keeps us at the cutting edge of digital solutions.



PROVEN TRACK RECORD

- We are an award-winning transaction bank in challenging African markets.
- We have strong disaster recovery capabilities.
- We hold the dominant market share in Africa's largest traded currency (ZAR).
- In our most significant traded market, we provide the largest amount of liquidity to our banking clients.



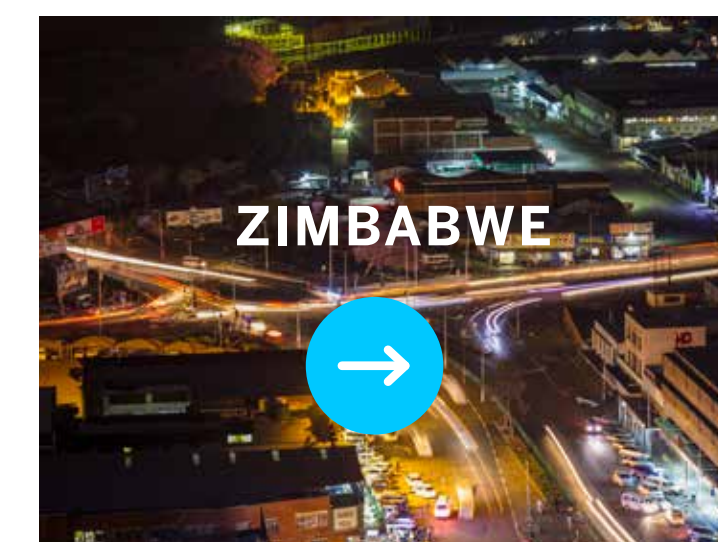
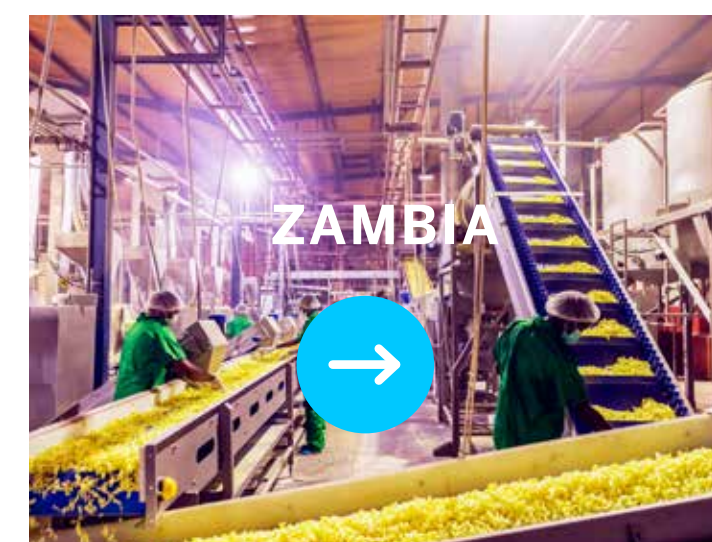
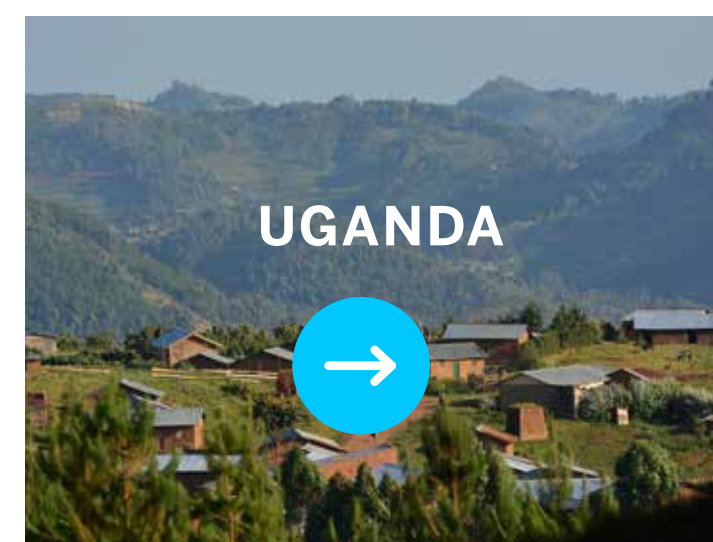
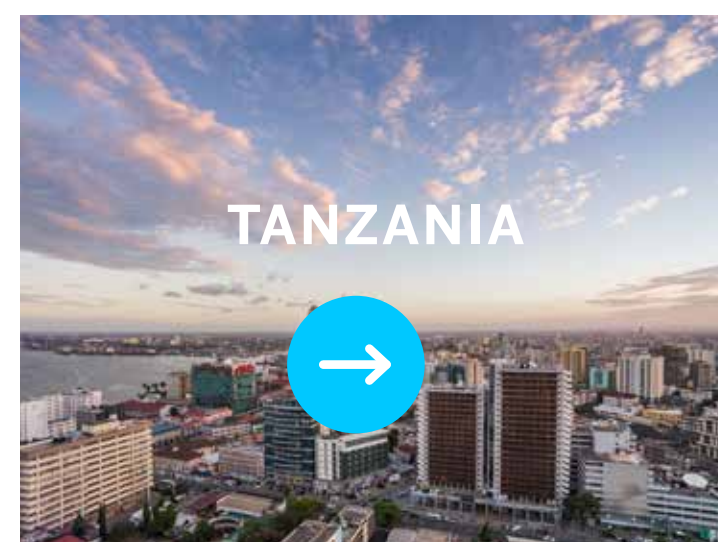
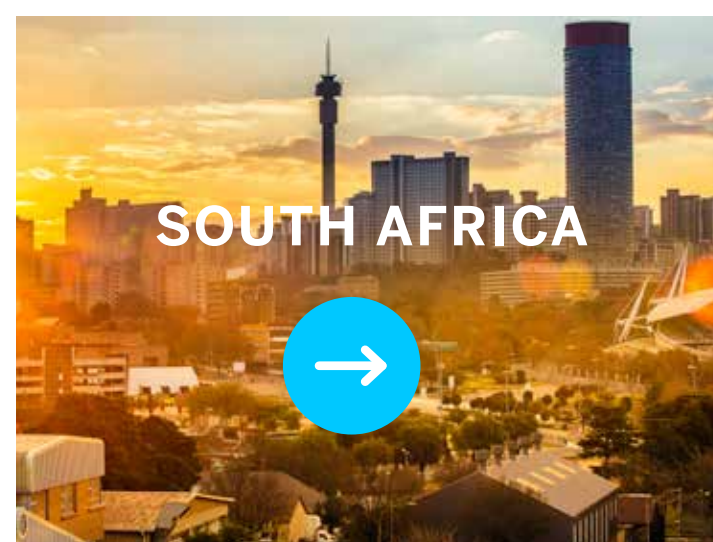
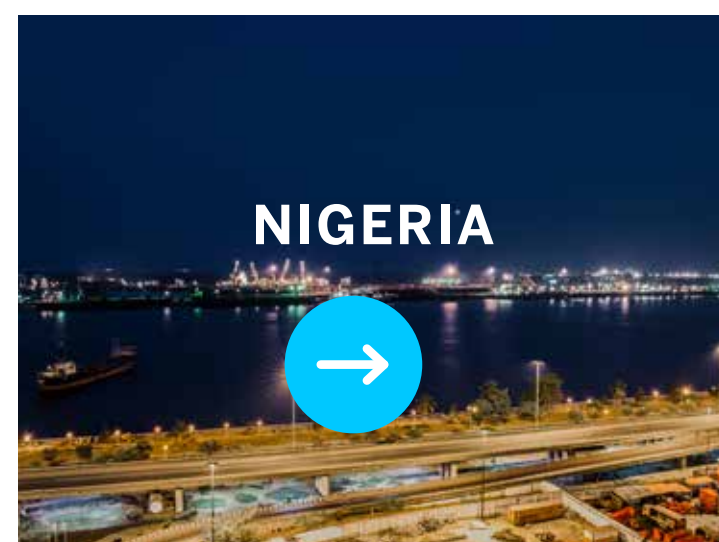
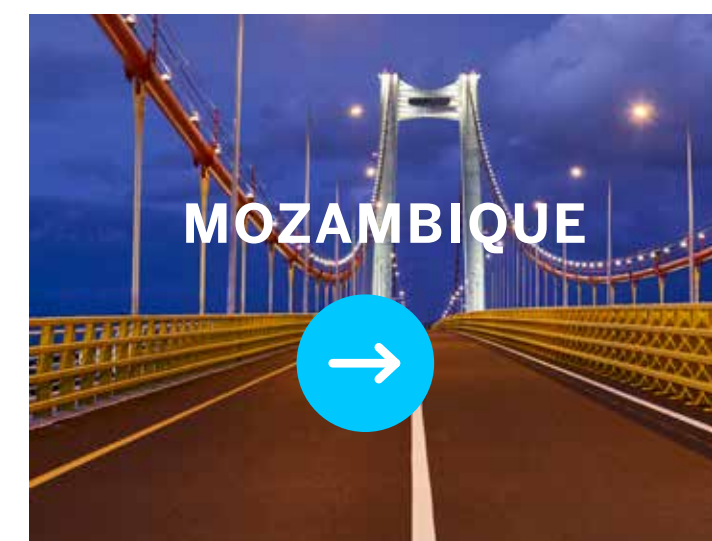
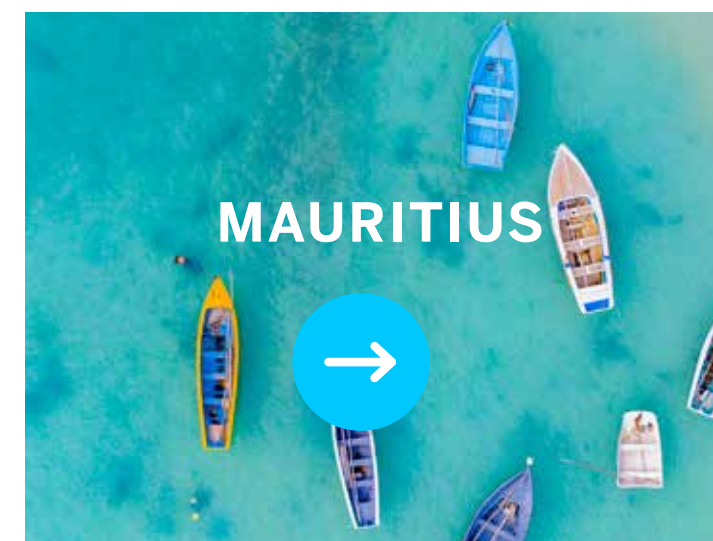
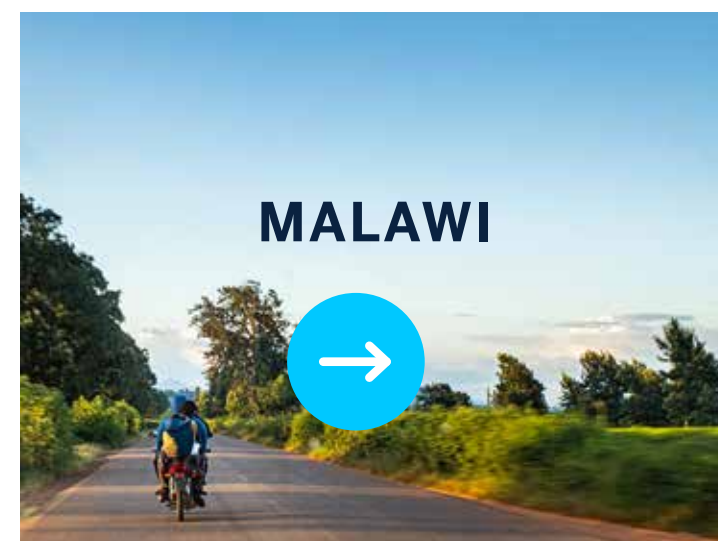
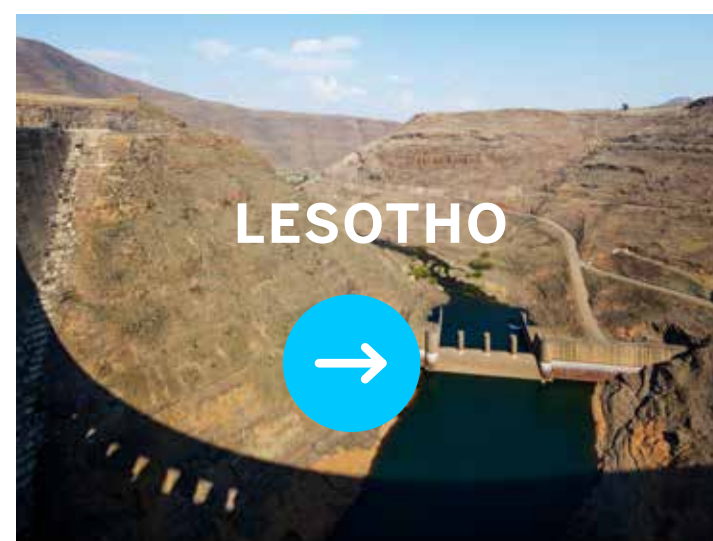
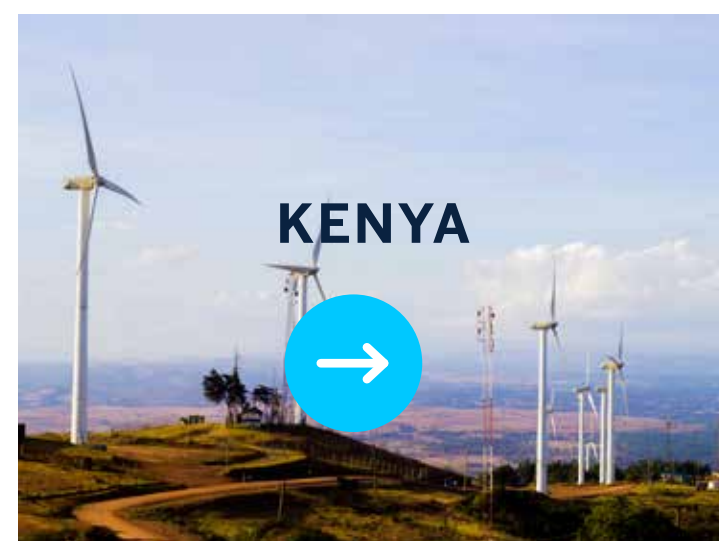
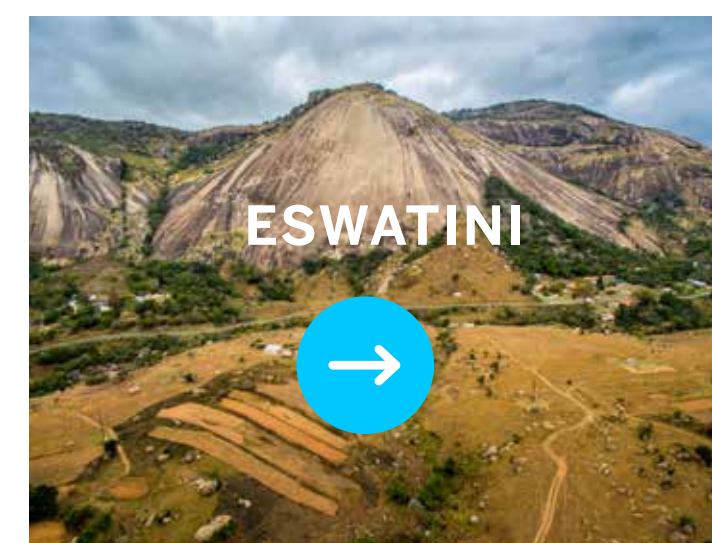
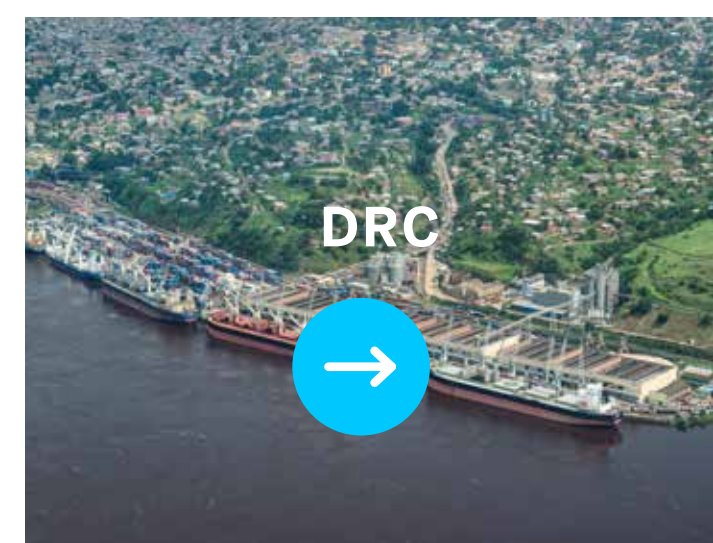
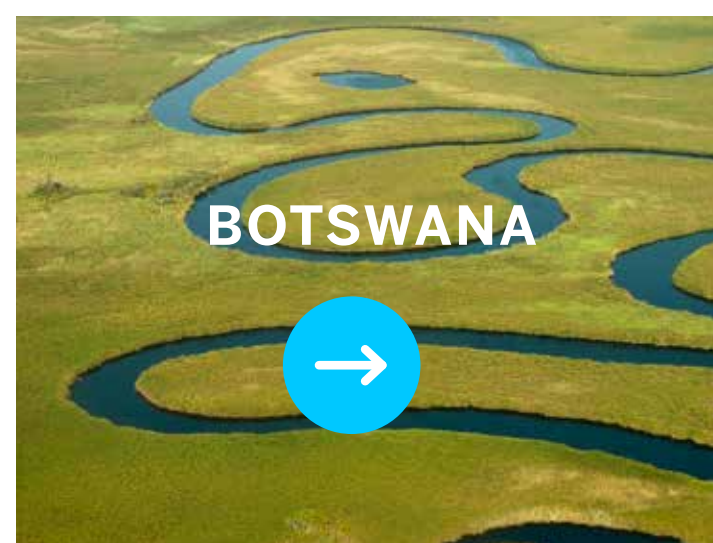
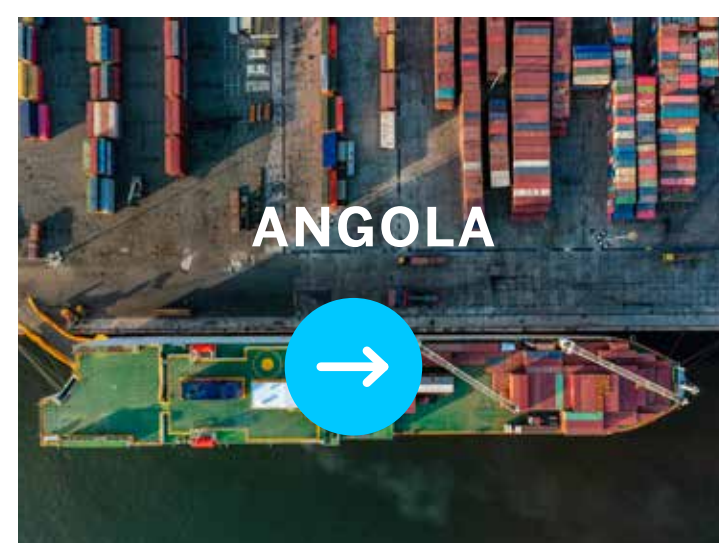
DEEP KNOWLEDGE

- Proven knowledge of the complexities of sub-Saharan African contexts, laws and regulations.
- Keen understanding of local market dynamics.
- Solid relationships with governments, regulators, and players in key sectors.



Cash product offering across sub-Saharan Africa

[VIEW TABLE WITH ALL COUNTRIES →](#)





Trade finance to **improve efficiencies** and **manage risk**

As the trusted trade partner bank in Africa, we develop and implement customised solutions to promote economic growth and unleash the rich potential of our clients.

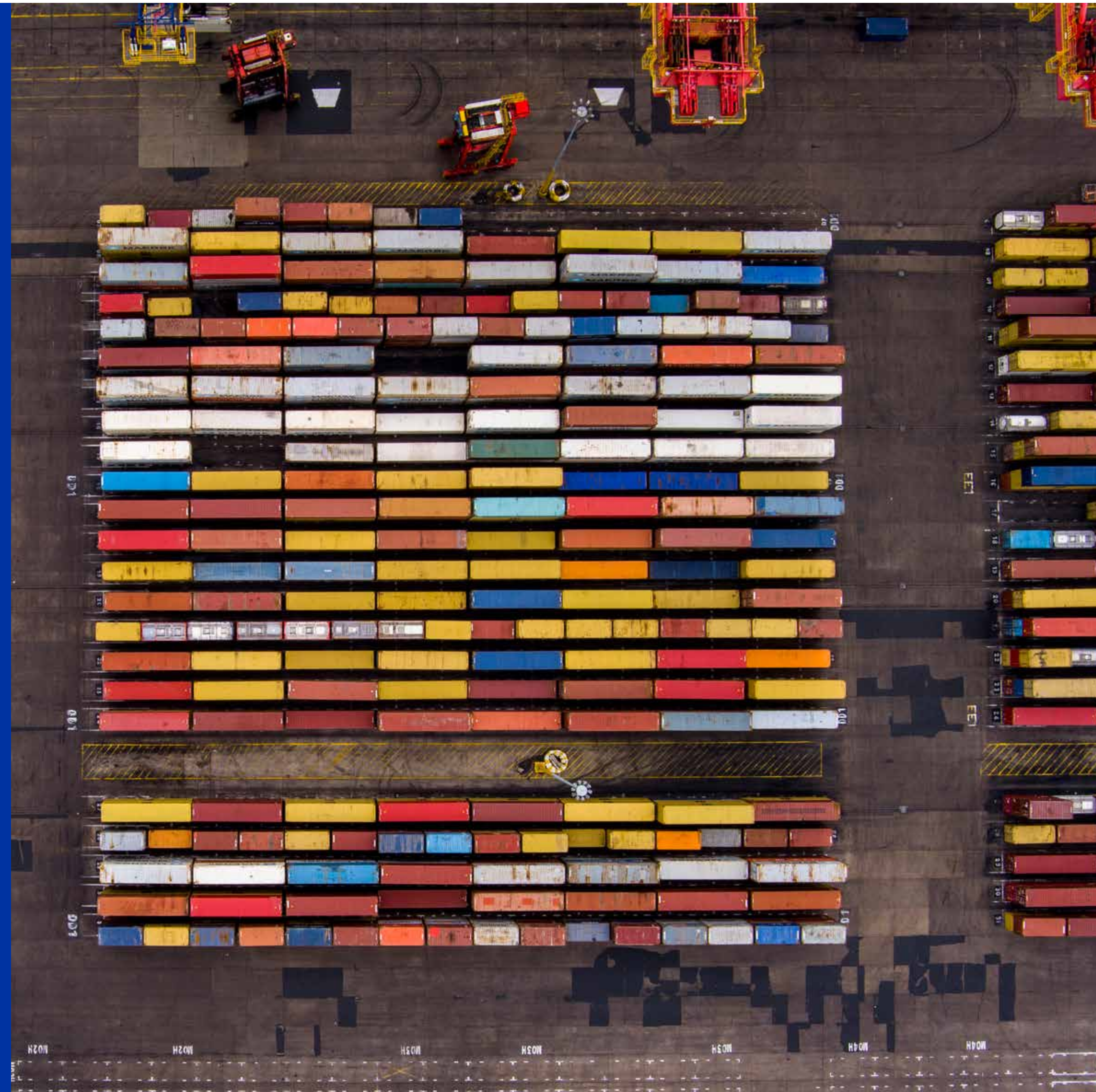
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CONTAINER SHIP ON THE SUEZ CANAL



OUR COMMITMENT AS YOUR TRUSTED TRADE PARTNER

- A specialist African team with strong banking sector expertise and experience in trade and country risk
- Regional and in-country documentary trade specialists
- Extensive trade lines to support trade flows between Africa and the rest of the world
- Ability to facilitate cross-border transactions efficiently through our vast branch and correspondent bank networks
- Access to the Trade**Online** platform for a streamlined and digital execution of transactions
- In-depth knowledge of sectors and industries such as commodities, telecoms, food and resources, manufactured goods and capital goods imports



Solutions

- Structured trade solutions
- Improved liquidity
- Working capital optimisation
- Risk participation, mitigation and distribution
- Balance sheet management
- Vanilla trade
- Documentary credits
- Guarantees
- Trade loans
- Letters of credit
- Export letters of credit confirmations
- Payment facilitation

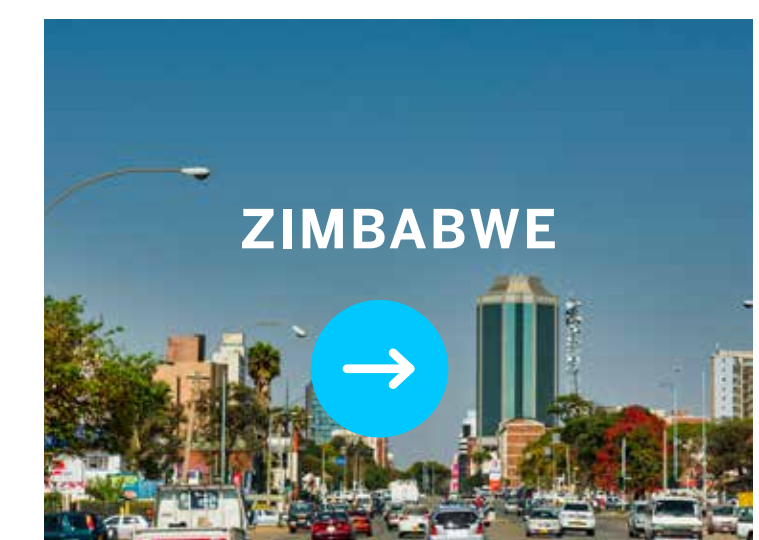
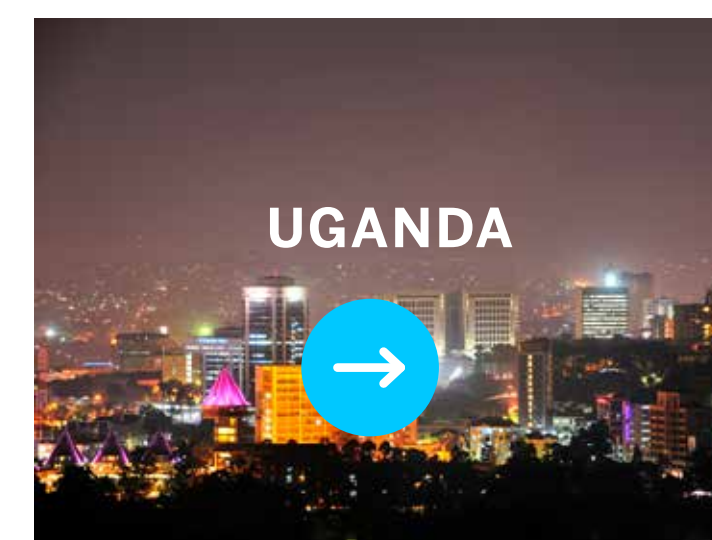
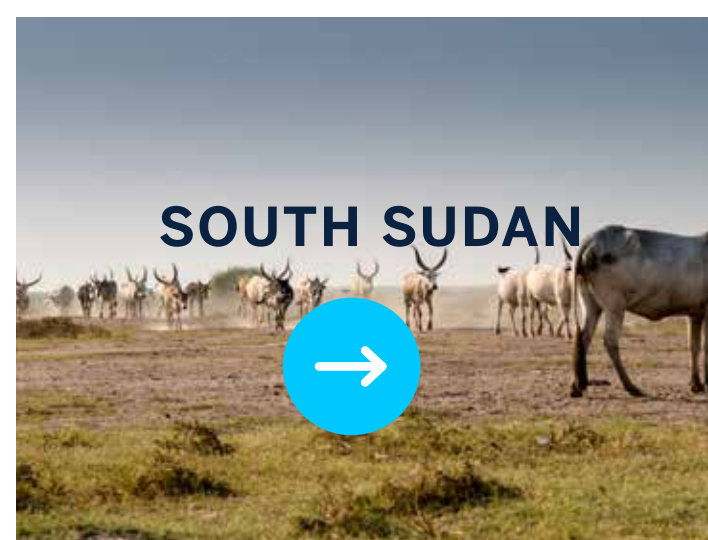
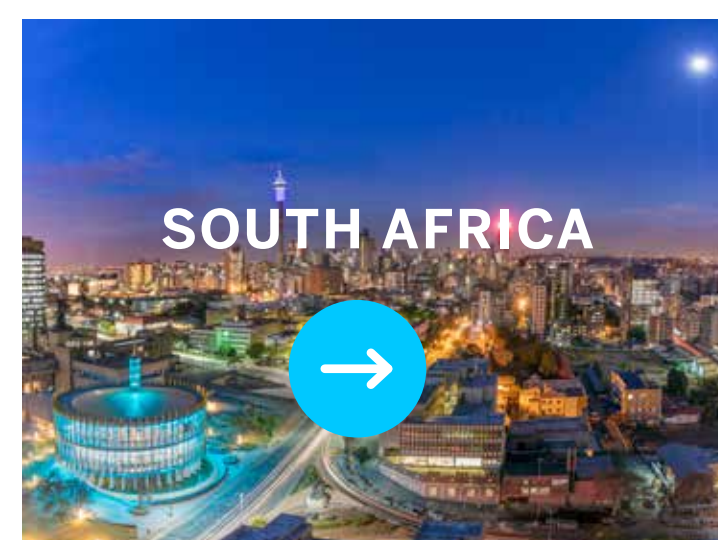
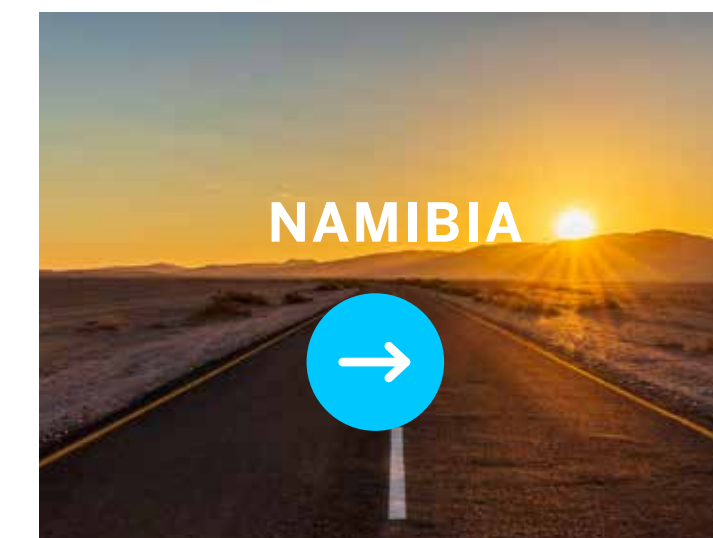
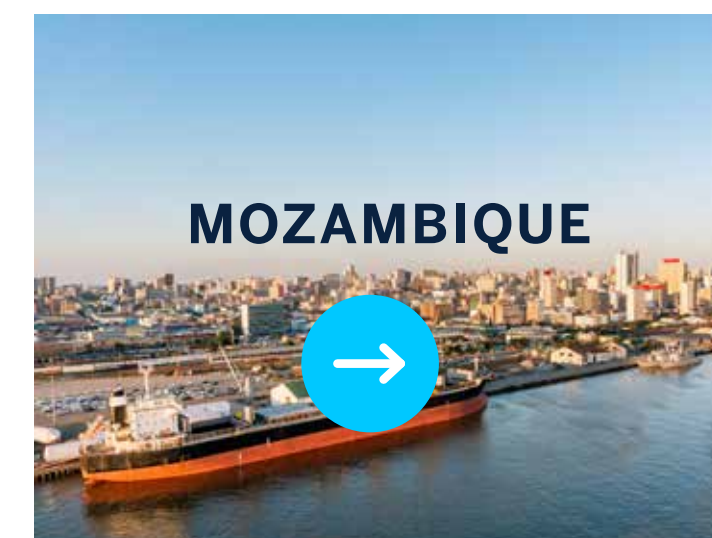
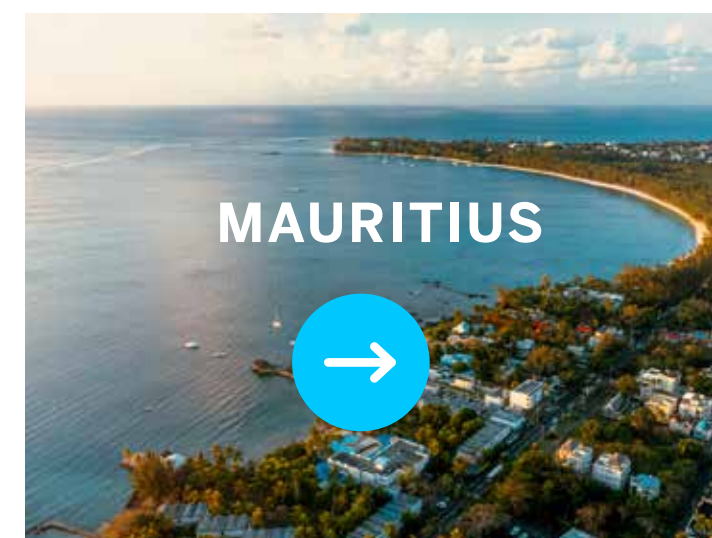
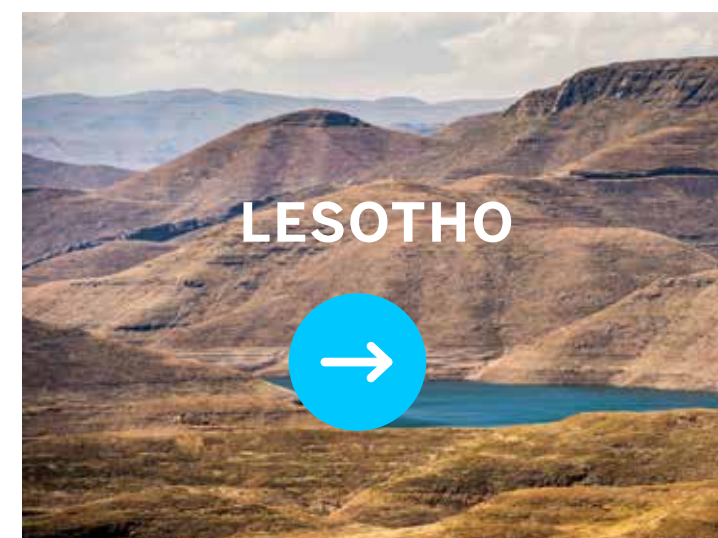
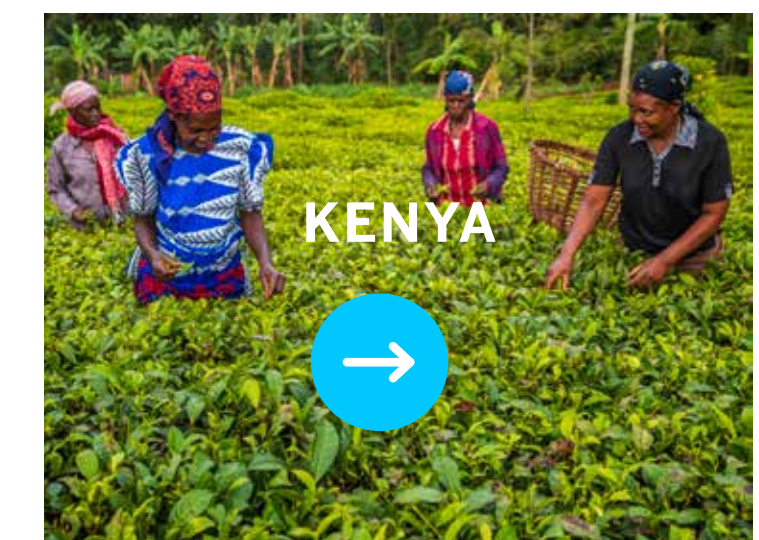
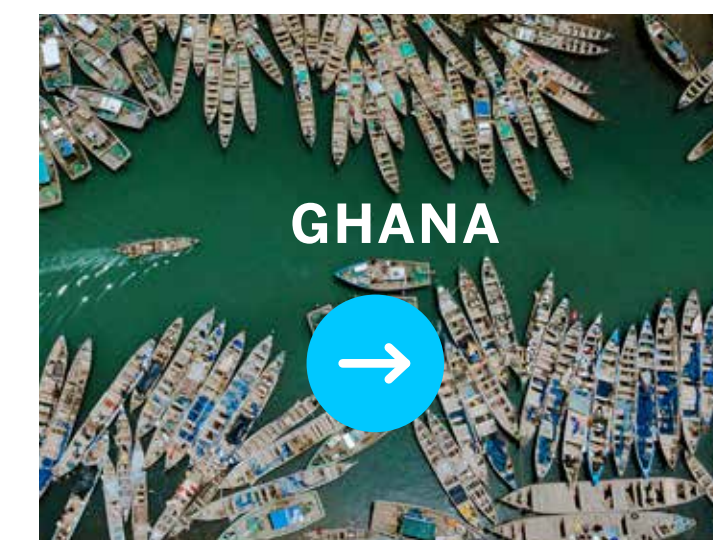
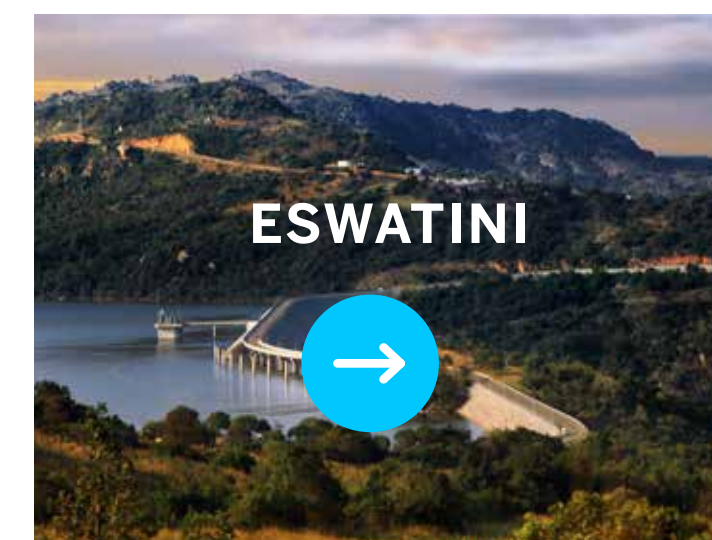
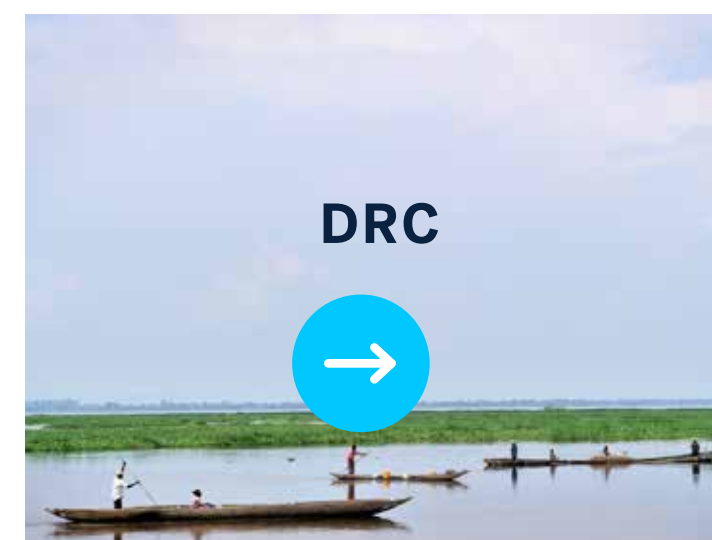
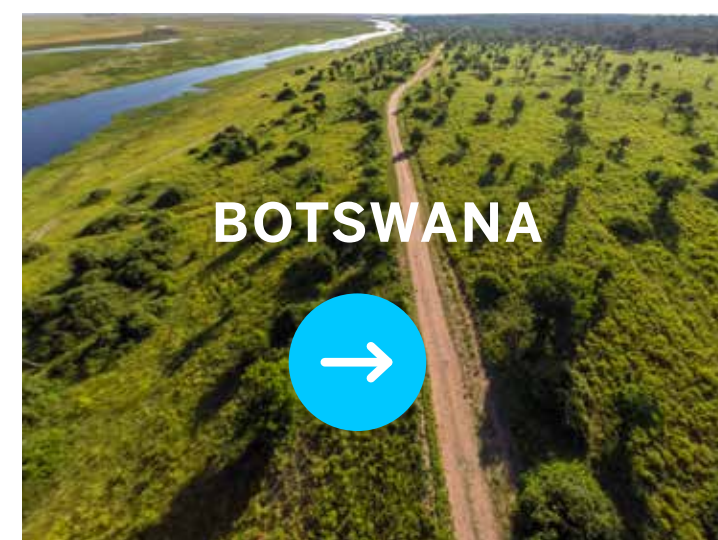
**CREATING
SOLUTIONS
THAT CELEBRATE
AFRICA'S
VIBRANT ENERGY**

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Trade product offering across sub-Saharan Africa

[VIEW TABLE WITH ALL COUNTRIES →](#)





Your trusted **Investor Services** partner in Africa

Custody, settlement, and asset servicing solutions across 15 markets, achieved with transparency, operational ease and efficiency. We provide broad market access and rapid implementation efficiently.

NAIROBI, KENYA AT NIGHT

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Our commitment to the continent

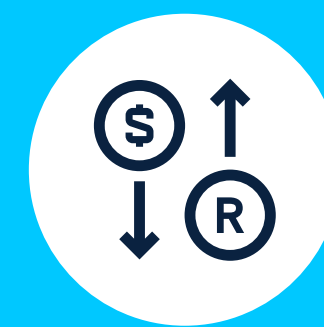
- Depth of product offering
- Integrated systems platform
- Breadth of market coverage
- Deep understanding of local practices and rules
- Access to market authorities
- Understanding of the operational challenges
- Understanding of the complexity of regulatory compliance



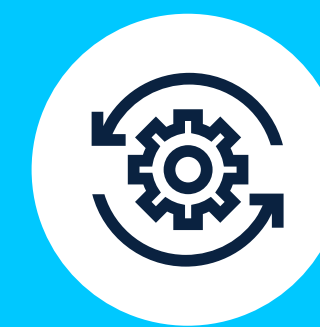
RESOURCES
COMING
TOGETHER
TO **BUILD**
LIMITLESS
POSSIBILITIES

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Solutions for investors in African markets



**FOREIGN
EXCHANGE >**



EXECUTION >



**CASH
CLEARING >**



**SECURITIES
LENDING >**



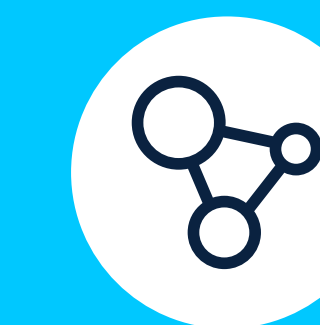
CUSTODY >



**ASSET
SERVICING >**



**OPERATIONAL
EFFICIENCY >**



**ECONOMIES
OF SCALE >**



**MARKET
ADVOCACY
AND
INSIGHTS >**



**ACCESS
TO NEW
MARKETS
AND
CUSTOMERS >**



Custody solutions



MULTI-DIRECT CUSTODY SOLUTION

Access is provided through a single contract that connects multiple markets in the region, supported by a centralised client relationship model using a shared technology platform across markets.

Regional hub custody solution

Access is provided through a single agreement and operational contract with Standard Bank of South Africa. A flexible operating model allows clients to choose to be serviced directly in-country or through a more centralised operating relationship out of Johannesburg with dedicated market specialists in each country. We continuously invest in upgrading our technology platform to future-proof our products and partner our clients in their digital and data strategy. We are fully ISO 15022 compliant, supporting a broad range of securities and cash SWIFT reporting messages.



15

markets with comprehensive services

15

TOP TECHNOLOGY HARNESSSED BY
YOUR TRUSTED PARTNER IN AFRICA

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Awards



Awards




The most recent accolades that recognise our contribution to Africa's growth.








GLOBAL FINANCE WORLD'S BEST TRADE FINANCE PROVIDERS

-  **Best Trade Finance Bank Africa**
-  **Best Trade Finance Providers South Africa**
-  **Best Trade Finance Providers Uganda**

GLOBAL FINANCE WORLD'S BEST TREASURY & CASH

-  **Best Bank for Liquidity Management Africa**
-  **Best Bank for Cash Management Angola**
-  **Best Bank for Cash Management South Africa**

GLOBAL FINANCE WORLD'S BEST SUB-CUSTODIAN BANKS

-  **Best Sub-custodian bank Africa**
-  **Best Sub-custodian bank Botswana**
-  **Best Sub-custodian bank Kenya**
-  **Best Sub-custodian bank Mozambique**
-  **Best Sub-custodian bank Nigeria**



AFRICA GLOBAL FUNDS AWARDS

-  **Best Banking & Custody Provider: Sub-Custodian**
-  **Best Derivatives Clearing Provider**
-  **Best Securities Lending Provider**
-  **Best Investment Administrator - Pension Funds**
-  **Best CIS Trustee Services**

ASSET SERVICING TIMES INDUSTRY EXCELLENCE AWARDS

-  **Africa Custodian of the Year.**

A TESTAMENT TO OUR COMMITMENT
TO **TRANSFORMING LIVES**
IN AFRICA AND BEYOND

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Awards

The most recent accolades that recognise our contribution to Africa's growth.



GLOBAL FINANCE WORLDS BEST TRADE FINANCE PROVIDER

- Best Trade Finance Provider** Africa
- Best Trade Finance Provider** Mozambique

THE DIGITAL BANKER MIDDLE EAST AND AFRICA INNOVATION AWARDS

- Best Trade Finance Platform Initiative** South Africa
- Best Trade Finance Platform Initiative** Uganda
- Best Trade Finance Platform Initiative** Kenya

GLOBAL FINANCE WORLD'S BEST BANKS

- Best Bank** Africa
- Best Bank** Malawi
- Best Bank** South Africa

INTERNATIONAL FINANCE AWARDS

- Best Trade Bank** Nigeria



GLOBAL FINANCE WORLD'S BEST TREASURY AND CASH MANAGEMENT PROVIDERS

- Best Bank for Transaction Banking** Africa

GLOBAL FINANCE WORLD'S BEST SUB-CUSTODIAN BANKS

- Best Sub-custodian Bank** Kenya
- Best Sub-custodian Bank** Namibia
- Best Sub-custodian Bank** Nigeria
- Best Sub-custodian Bank** Mozambique

THE DIGITAL BANKER GLOBAL TRANSACTION BANKING INNOVATION AWARD 2024

- Best Automation Initiative**
- Best Security Services Platform Initiative**

THE BANKER TRANSACTION BANKING AWARDS

- Securities Services Global Winner**

A TESTAMENT TO OUR COMMITMENT
TO TRANSFORMING LIVES
IN AFRICA AND BEYOND

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Send a message to our team members for more information on these products and services.

I ALSO BELIEVE IN AFRICA →



Brem Peters

Head: FI, Bank Sector,
Transaction Banking

Brem.Peters@standardbank.co.za



Jacqui Sambhu

Head: FI, Bank Sector Account
Management, Transaction Banking

Jacqueline.Sambhu@standardbank.co.za



Annexes

BRIDGE GOING OVER KATSE DAM, LESOTHO



Annex 1: Cash products across sub-Saharan Africa

BACK TO CASH MANAGEMENT



VIEW TABLE WITH ALL COUNTRIES



ANGOLA	YES	NO
Non-res (vostro) accounts – local currency	**	
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

**Angola: Foreign currency accounts are opened only after specific authorisation from the central bank.

BOTSWANA	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
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FCA payments via SBSA hub		



Annex 1: Cash products across sub-Saharan Africa

BACK TO CASH MANAGEMENT →

VIEW TABLE WITH ALL COUNTRIES →

CÔTE D'IVOIRE	YES	NO
Non-res (vostro) accounts – local currency	*	
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
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Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

*Côte d'Ivoire: Offering XOF clearing regionally in the West African Economic and Monetary Union (WAEMU) in eight markets out of Côte d'Ivoire.

†DRC: Done through SWIFT, no official central bank RTGS.

DRC	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		†
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Annex 1: Cash products across sub-Saharan Africa

ESWATINI	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
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FCA payments via SBSA hub		

BACK TO CASH MANAGEMENT



VIEW TABLE WITH ALL COUNTRIES



GHANA	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
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Single currency clearing via SBSA		
FCA payments via SBSA hub		



Annex 1: Cash products across sub-Saharan Africa

KENYA (KES)	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

BACK TO CASH MANAGEMENT →

VIEW TABLE WITH ALL COUNTRIES →

LESOTHO	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		



Annex 1: Cash products across sub-Saharan Africa

MALAWI	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

**Mozambique: Foreign currency accounts are opened only after specific authorisation from the central bank.

#Mozambique: RTGS transactions done through the central bank proprietary system. Not SWIFT based.

BACK TO CASH MANAGEMENT



VIEW TABLE WITH ALL COUNTRIES



MAURITIUS	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		



Annex 1: Cash products across sub-Saharan Africa

MOZAMBIQUE	YES	NO
Non-res (vostro) accounts – local currency	**	
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)	#	
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

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VIEW TABLE WITH ALL COUNTRIES



NAMIBIA	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		



Annex 1: Cash products across sub-Saharan Africa

NIGERIA	YES	NO
Non-res (vostro) accounts – local currency	**	
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

**Nigeria: Foreign currency accounts are opened only after specific authorisation from the central bank.

BACK TO CASH MANAGEMENT



VIEW TABLE WITH ALL COUNTRIES



SOUTH AFRICA (ZAR)	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA	N/A	
FCA payments via SBSA hub	N/A	



Annex 1: Cash products across sub-Saharan Africa

TANZANIA	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

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VIEW TABLE WITH ALL COUNTRIES



UGANDA	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		



Annex 1: Cash products across sub-Saharan Africa

ZAMBIA	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

BACK TO CASH MANAGEMENT



VIEW TABLE WITH ALL COUNTRIES



ZIMBABWE	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements	N/A	
Security settlements	N/A	
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		



Annex 1: Cash products across sub-Saharan Africa

																			Solutions via Standard Bank South Africa	
	Non-res (vostro) accounts – local currency	Commercial payments: one fee market	CLS	Trade settlements	Security settlements	Liquidity management	FX settlements	Telegraphic transfers	Multi-banking (MT101)	Real-time gross settlement (RTGS)	Electronic funds transfers	Inter-account transfers	Cheque payments – bank	Electronic clearing house	Freely transact cross border	SWIFT gpi	API	Portfolio disbursements (low-value / high-volume payments)	Single currency clearing via SBSA	FCA payments via SBSA hub
ANGOLA	Y**		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	N	N
BOTSWANA (BWP)	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
CÔTE D'IVOIRE	Y*		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y
DRC	Y		N	Y	Y	Y	Y	Y	Y	N†	Y	Y	Y	N	N	Y	N	Y	N	N
ESWATINI	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	N	N
GHANA	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y
KENYA (KES)	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
LESOTHO	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	N	N
MALAWI	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y
MAURITIUS	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
MOZAMBIQUE	Y**		N	Y	Y	Y	Y	Y	Y	Y#	Y	Y	Y	Y	N	Y	N	Y	N	N
NAMIBIA	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	N	N
NIGERIA	Y**		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	N	N
SOUTH AFRICA (ZAR)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	N	Y	N/A	N/A
TANZANIA	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y
UGANDA	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
ZAMBIA	Y		N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
ZIMBABWE	Y		N	N/A	N/A	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y

KEY

Yes

No

†DRC: Done through SWIFT, no official central bank RTGS.
*Côte d'Ivoire: Offering XOF clearing regionally in the West African Economic and Monetary Union (WAEMU) in eight markets out of Côte d'Ivoire.
**Foreign currency accounts are opened only after specific authorisation from the central bank.
#Mozambique: RTGS transactions done through the central bank proprietary system. Not SWIFT based.

BACK TO CASH MANAGEMENT

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Annex 2: Trade products across sub-Saharan Africa

[BACK TO TRADE FINANCE](#) →

[VIEW TABLE WITH ALL COUNTRIES](#) →

ANGOLA	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		

BOTSWANA (BWP)	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		



Annex 2: Trade products across sub-Saharan Africa

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[VIEW TABLE WITH ALL COUNTRIES](#) →

CÔTE D'IVOIRE	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		

DRC	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		



Annex 2: Trade products across sub-Saharan Africa

[BACK TO TRADE FINANCE](#) →

[VIEW TABLE WITH ALL COUNTRIES](#) →

ESWATINI	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		

GHANA	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		



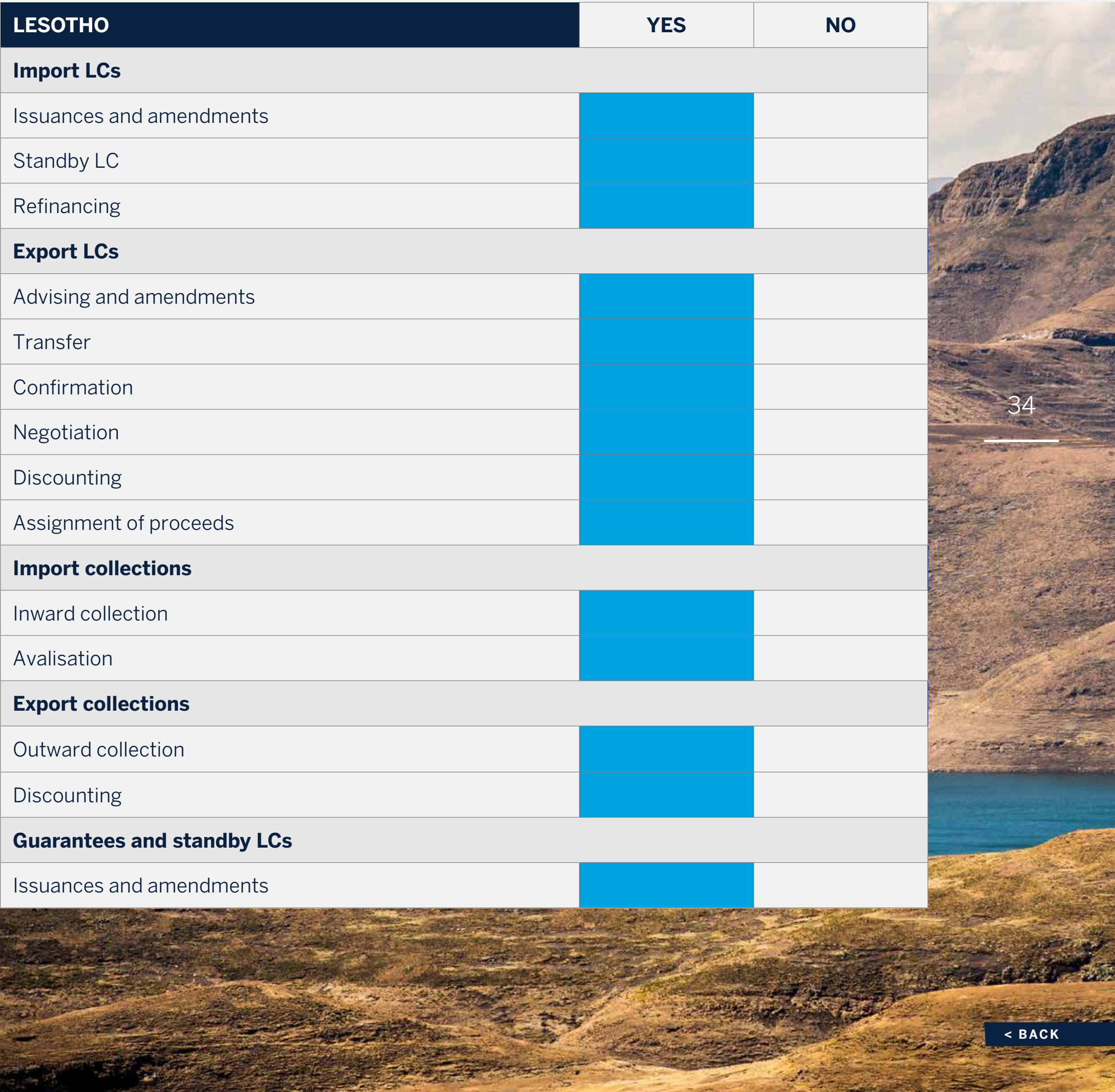
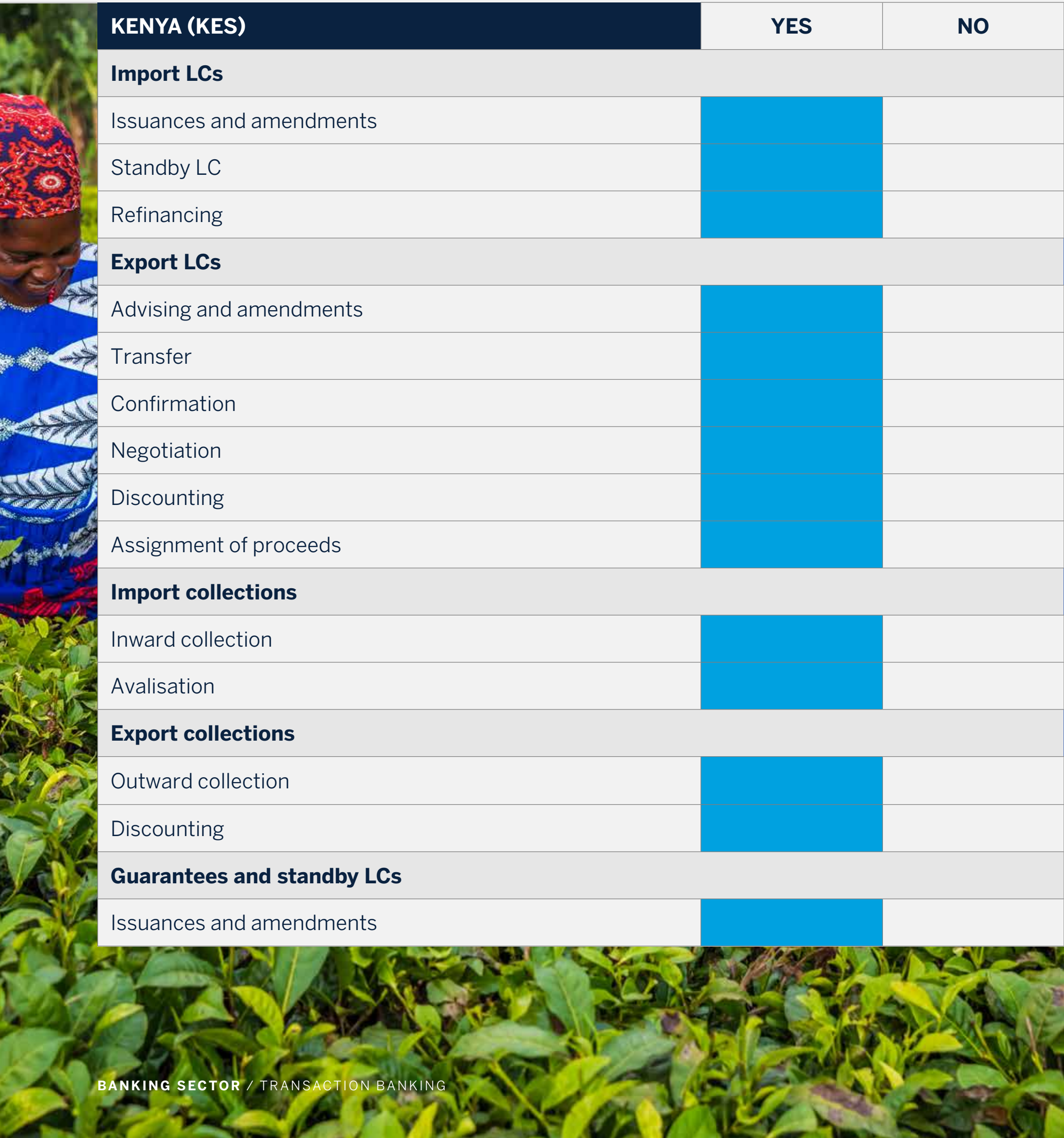
Annex 2: Trade products across sub-Saharan Africa

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[VIEW TABLE WITH ALL COUNTRIES](#) →

KENYA (KES)	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		

LESOTHO	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		





Annex 2: Trade products across sub-Saharan Africa

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[VIEW TABLE WITH ALL COUNTRIES](#) →

MALAWI	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		

MAURITIUS	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		



Annex 2: Trade products across sub-Saharan Africa

MOZAMBIQUE	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		

BACK TO TRADE FINANCE →

VIEW TABLE WITH ALL COUNTRIES →

NAMIBIA	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		



Annex 2: Trade products across sub-Saharan Africa

NIGERIA	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		

BACK TO TRADE FINANCE →

VIEW TABLE WITH ALL COUNTRIES →

SOUTH AFRICA (ZAR)	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		



Annex 2: Trade products across sub-Saharan Africa

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[VIEW TABLE WITH ALL COUNTRIES](#) →

SOUTH SUDAN	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		

TANZANIA	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		



Annex 2: Trade products across sub-Saharan Africa

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[VIEW TABLE WITH ALL COUNTRIES](#) →

UGANDA	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		

ZAMBIA	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		





Annex 2: Trade products across sub-Saharan Africa

BACK TO TRADE FINANCE →

VIEW TABLE WITH ALL COUNTRIES →

ZIMBABWE	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		





Trade products

BACK TO TRADE FINANCE →

	Import LCs			Export LCs						Import collections		Export collections		Guarantees and standby LCs
	Issuances and amendments	Standby LC	Refinancing	Advising and amendments	Transfer	Confirmation	Negotiation	Discounting	Assignment of proceeds	Inward collection	Avalisation	Outward collection	Discounting	Issuances and amendments
ANGOLA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
BOTSWANA (BWP)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
CÔTE D'IVOIRE	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
DRC	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
ESWATINI	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
GHANA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
KENYA (KES)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
LESOTHO	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
MALAWI	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
MAURITIUS	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
MOZAMBIQUE	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
NAMIBIA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
NIGERIA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
SOUTH AFRICA (ZAR)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
SOUTH SUDAN	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y
TANZANIA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
UGANDA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
ZAMBIA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
ZIMBABWE	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y

KEY

Yes

No



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