

# For immediate payment use **FIJICLEAR**



For more information on FIJICLEAR.  
Call or email us today.  
Our dedicated banking specialists  
are available to help you!



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## FIJICLEAR

## What is FIJICLEAR?

FIJICLEAR is the name of Fiji's electronic payment system. FIJICLEAR enables payments to be made electronically within the country and getting immediate settlement of those payments. The key elements of FIJICLEAR are speed, certainty, reliability, safety, convenience and cost effectiveness.

## How does it work?

It's very simple. Payments in FIJICLEAR is driven by the payee (person receiving money) requesting the payer (person paying) to be paid electronically instead of cheque or cash. Hence, the payee does not have to do anything except give his bank details to the payer. The payer makes all the arrangements to have the funds deposited into the payee's bank account.

## What does the payer have to do?

Instead of writing a cheque and giving it to the payee, when using FIJICLEAR, the payer instructs his or her bank to make the payment electronically by giving such details as amount and the bank details of the beneficiary (payee).

## Can this payment system be used to send money abroad?

No, only domestic transactions denominated in Fiji dollars can be made through FIJICLEAR.

## Will you be able to cancel your transaction after making a payment?

No. All payments made through FIJICLEAR are irrevocable. Hence, transactions cannot be cancelled. However, future dated payments can be cancelled.

## Will I be able to query my payment or receipt of funds?

Yes, both the sender and the receiver will be able to enquire about the status of the payment/receipt with their respective banks in the current manner via ATM, internet banking, telephone or in person.

## Who are the participants of FIJICLEAR?

The participants of FIJICLEAR are restricted to the Reserve Bank of Fiji (RBF) and all licensed commercial banks: Australian and New Zealand Banking Group (ANZ), Bank of Baroda (BOB), Bank of South Pacific (BSP), BRED Bank, HFC Bank and Westpac Banking Corporation (WBC).

## Is FIJICLEAR safe and secure?

Yes, the system is safe and secure. The Reserve Bank of Fiji (RBF) has put in appropriate measures that address concerns regarding safety and security of the system.

## Do other countries have similar electronic payment systems?

Yes. All developed countries have electronic payments system and a great number of developing countries also have such systems. Closer to home, both Australia and New Zealand have an RTGS system. However, Fiji is the first South Pacific island nation to have an electronic payment system.

## What is the role of RBF in FIJICLEAR?

The RBF is both a participant as well as the operator/supervisor of the FIJICLEAR. Apart from making payments, its role is to ensure that the system has sufficient funds and the smooth functioning of the system with appropriate policies.

RBF also provides oversight of the system to ensure that procedures in relation to the functioning of FIJICLEAR are complied with as stipulated in the Business Rules.

## What are the business hours of FIJICLEAR?

The operating hours for customer payments to be made through FIJICLEAR is from 9.30am to 3.00pm every business day.

## Can I arrange for a future dated payment?

Yes, the FIJICLEAR system allows for future dated payments up to 7 days. You can enquire with your bank to make such payments.

## FIJICLEAR fees

Value of transaction	Fee
Up to \$100	\$2.00
\$101 - \$1,000	\$5.00
\$1,001 - \$10,000	\$10.00
\$10,000 plus	\$15.00