



Deutsche Bank

Deutsche Bank is committed to providing innovative and leading solutions developed around SWIFT for corporates to enable the success of its corporate clients

Deutsche Bank is a leading global investment bank with a strong and profitable private clients franchise. A leader in Germany and Europe, the bank is continuously growing in North America, Asia and key emerging markets. With 80,849 employees in 72 countries, Deutsche Bank offers unparalleled financial services throughout the world. The bank competes to be the leading global provider of financial solutions for demanding clients creating exceptional value for its shareholders and people.

Benefits for Deutsche Bank

- Single, standardized connection to all major banks
- Secure, reliable, 99.999% availability, private connectivity
- Standardized messaging
- Standardized legal documentation
- Seamless integration to suit transaction banking products
- Smooth onboarding for clients.

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“Deutsche Bank is one of the pioneers of SWIFT for corporates, making the necessary investment to fully integrate SWIFT into Deutsche Bank’s global electronic banking platform. SWIFT for corporates has considerable future potential and Deutsche Bank fully supports clients who choose SWIFT as a channel to both transmit and receive financial information.”

Mahesh Kini, Regional Head of Cash Management Corporates for Asia-Pacific, Global Transaction Banking, Deutsche Bank

Deutsche Bank was one of the earliest providers of banking services to its corporate clients via the SWIFT network. Since the late nineties, Deutsche Bank has ensured all the allowed MT3xx confirmation messages are available for its SWIFT TRCO clients. Support for the single-transaction based SWIFT FIN services in Deutsche Bank’s MA-CUG began in 2004 and support for the batch-based SWIFT FileAct services was added in 2005. Deutsche Bank was one of the 'pilot' banks for the latest connectivity models of corporate access to the SWIFT network - SCORE.

Deutsche Bank actively supports various channels for SWIFT connectivity for corporates and has successfully worked with a variety of corporate treasuries, payment factories and shared service centers to communicate financial information through SWIFT. Through the bank-neutral SWIFT connectivity platform, corporates can access multiple banking providers, thereby replacing multiple, in-house connectivity solutions owned by different banks.

Drivers to enable clients

Deutsche Bank’s comprehensive suite of services under the SWIFT platform offer the below benefits to corporate clients:

- Common Compliance Environment
Provides corporates with a single, secure connectivity which helps in a Sarbanes-Oxley (Section 404) compliance environment – allowing the corporate to focus on a single connection rather than multiple bank systems.
- Offers a wider array of services via the SWIFT channels
The entire range of Deutsche Bank’s Global Cash Management services is offered via SWIFT i.e. there are no gaps in banking services offered via Deutsche Bank-built channels vs. banking services available on SWIFT.

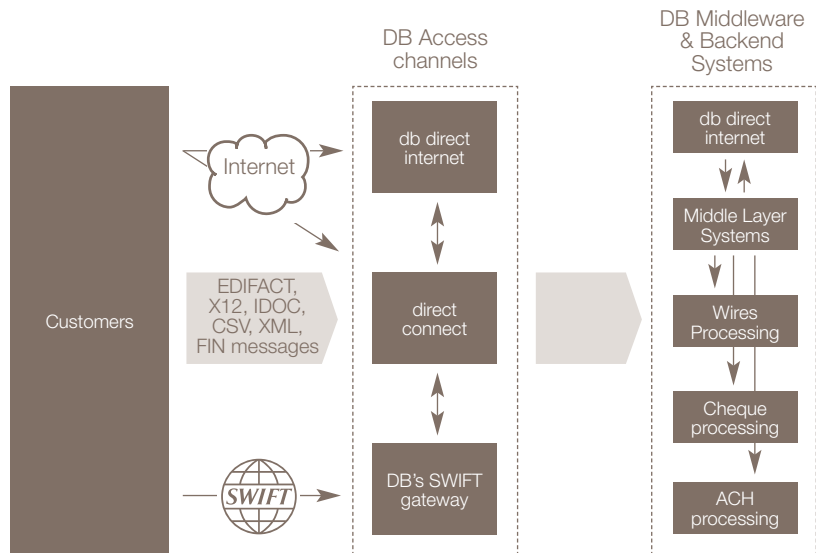


- Ensures seamless integration between SWIFT and Deutsche Bank's proprietary platform
Deutsche Bank has designed various value-added services to address certain workflow-related gaps in the corporate offering from SWIFT. For example, Deutsche Bank has seamlessly integrated its in-house access channels, *db direct internet* and *direct connect* into SWIFT. Transactions sent via SWIFT can be easily accessed, viewed, signed and approved for onward processing via *db direct internet*.
- Faster and smoother on-boarding process
Deutsche Bank's suite of SWIFT products have earned the reputation of being easy and standardized to implement. This is a key benefit to the client when going live with SWIFTNet.
- Extensive knowledge on SWIFTNet products
Due to the Bank's extensive experience on SWIFTNet implementations, all regions contain experts that can directly assist in customer implementations.

Deutsche Bank's SWIFT proposition

Deutsche Bank's SWIFT offering brings corporate clients a global platform that provides security, flexibility and efficiency adding value to transaction processing by increasing the level of straight-through processing (STP) and providing a high level of automation. In addition to cash management products and services such as treasury confirmations, payments, collection and statements reporting, Deutsche Bank's SWIFT solution also serves as a channel to Deutsche Bank's Trade and Custody services. It is offered in conjunction with the Bank's core offering of *db direct internet* and *direct connect*.

Leveraging Deutsche Bank's SWIFT for corporates solution, Deutsche Bank is able to offer a unique global integration capability that supports payment formats available worldwide including XML, EDIFACT, CSV, and IDOC with reconciliation supported through MT940, Multicash and BAI. Deutsche Bank's offering of value-added-services such as cheque payment and collection, supplier financing, are also enabled.



Deutsche Bank also offers a 'concentrator' service that offers corporate clients the added advantage to more effectively manage multiple bank relationships such as the capability on forwarding of MT101s to more than one hundred banks.

Deutsche Bank's hybrid solution provides clients with the ability to transfer payments through Deutsche Bank's SWIFT FileAct and the additional option to authorise transactions in *db direct internet*. This option provides clients the added security level and comfort to use *db direct internet* as a backup system. Additionally, Deutsche Bank's SWIFT solution has the option to duplicate feedback for provision via email and SWIFT.

Next generation capabilities+

Deutsche Bank is an active contributor in the SWIFT for corporates working group which discusses the solution's evolution. Such initiatives include:

- ISO 20022 XML development and global rollout to SWIFT for corporates clients
- SEPA rollout

Conclusion

Deutsche Bank offers SWIFT for corporate clients through a global platform that provides a secure, flexible and efficient solution. Deutsche Bank's clients can now directly access multiple

products or systems of multiple banking providers, rationalizing the banking infrastructure from within a clients' technology environment. Deutsche Bank's market leading integration capability is fully integrated within the SWIFT solution thereby allowing clients value added transaction processing by increasing the level of straight-through processing (STP) and providing a high level of automation. Similar to Deutsche Bank's *db direct internet* and *direct connect* channel offering, SWIFT for corporates serves as an additional conduit to Deutsche Bank's products and services worldwide.

About SWIFT

SWIFT is a member-owned cooperative that provides the communications platform, products and services to connect over 9,000 banking organisations, securities institutions and corporate customers in more than 200 countries. SWIFT enables its users to exchange automated, standardised financial information securely and reliably, thereby lowering costs, reducing operational risk and eliminating operational inefficiencies. SWIFT also brings the financial community together to work collaboratively to shape market practice, define standards and debate issues of mutual interest. www.swift.com

For more information please contact your SWIFT account manager or visit www.swift.com