



Solutions

SCORE 2.6

Service Description

This service description provides general information about the Standardised Corporate Environment (SCORE). It includes the market background, an overview of the proposed solution, a description of the key components, and a rulebook. This document is for all current and prospective SWIFT users and Solutions Partners that want to participate in SCORE.

6 May 2011

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Preface

Purpose of the document

This service description provides an overview of the SCORE solution.

The document contains the following information:

- an introduction and an overview of the proposed solution, including its key characteristics and benefits
- a description of the key components of the solution
- a brief overview of the Support portfolio offered by SWIFT, the ordering scheme, and the pricing scheme
- a rulebook that defines the rules and the guidelines for customers

Note This service description, together with the *SWIFT General Terms and Conditions* and other relevant SWIFT contractual documentation, is an integral part of the contractual arrangements between SWIFT and its customers for the provision and the use of SCORE.

Audience

SWIFT intends this document for registered SWIFT users and Solution providers that already participate in the SCORE solution or may do so in the future. This service description refers to SWIFT users and Solution providers collectively, as customers.

In particular, this document is for the following audience:

- business, marketing, operational, or process-related staff and managers working in financial institutions and whose responsibilities include supporting corporate customers
- business and operational related staff and managers working in, or supporting the operations of corporate treasuries or shared service centres

Significant changes

The following table lists the most significant changes to the *SCORE Service Description* since the November 2009 release. This table does not include editorial changes that SWIFT may have made to improve the usability and comprehension of the document.

Updated information	Location
RMA for FileAct in SCORE	"Eligibility Criteria" on page 9
Publication of data from the <i>SWIFTNet Services Directory</i>	"Reference Data Directories" on page 18
Removal of the Mail messaging service	"SWIFTNet Messaging Services" on page 12
FATF member countries	Appendix A, "List of Member Countries of the Financial Action Task Force (FATF)" on page 27

SWIFT-defined terms

In the context of SWIFT documentation, certain terms have a specific meaning. These terms are called SWIFT-defined terms (for example, customer, user, service administrator, or SWIFT services and products). The definitions of SWIFT-defined terms appear in the *SWIFT Glossary*.

Reading conventions

For ease of reading, this service description contains the following abbreviated forms of product and service titles:

- Standardised Corporate Environment service is abbreviated to SCORE
- Standards FIN message, message type is abbreviated to MT

Acknowledgements

SWIFT acknowledges the contribution of the Corporate Access Group and of the Working Group of the Corporate Access Group: ABN Amro NV, ANZ, Banco Bilbao Vizcaya Argentaria, Bank of America, Barclays Bank, BNP Paribas, Citigroup, Deutsche Bank, DnB NOR Bank ASA, HSBC, ING, JP Morgan Chase, Mizuho Corporate Bank, Nordea, Royal Bank of Canada, Société Générale, Standard Chartered Bank, and UBS AG.

SWIFT also acknowledges the contribution of the pilot corporates and the banks and thanks them for helping to improve SCORE: Alstom, Arcelor Mittal, CIBA, Danone, Gaz de France, General Electric, Microsoft, ABN Amro, Bank of America, Barclays, BNP Paribas, Citigroup, Deutsche Bank, HSBC, JPMorgan Chase, Société Générale, and UBS AG.

Related documentation

- *MA-CUG Service Description*
- *Support Service Description*
- *FIN Service Description*
- *Naming and Addressing Guide*
- *FIN Operations Guide*
- *Exceptions and Investigations Service Description*
- the relevant *Standards MT Message Reference Guide*
- *SWIFTNet Services Directory*
- the relevant *Standards MX Message Reference Guide*
- *SWIFTNet Service Description*
- *SWIFT General Terms and Conditions*
- *SWIFT Data Retrieval Policy*
- *SWIFT Personal Data Protection Policy*
- *SWIFT Price List*
- *Shared Infrastructure Policy*
- *SWIFT Corporate Rules*
- *SWIFT By-laws*
- *SWIFTReady Application Programme Overview*
- *SWIFT Glossary*

Note Customers can find the latest version of most of these documents at swift.com > Support > [Documentation](#).

For more information, customers can contact a SWIFT commercial manager.

Customers can also find the following documents at swift.com/corporates > Resource centre > Technical and practical information:

- *MA-CUG Service Description*
- *SWIFT for Corporates - FileAct Implementation Guide*
- *SWIFT for Corporates - Standards MT Implementation Guide*
- *SWIFT for Corporates - Standards MX Implementation Guide*
- *Message Reference Guide*
- *ISO 20022 Usage Guide*

1 Introduction

1.1 Background Information

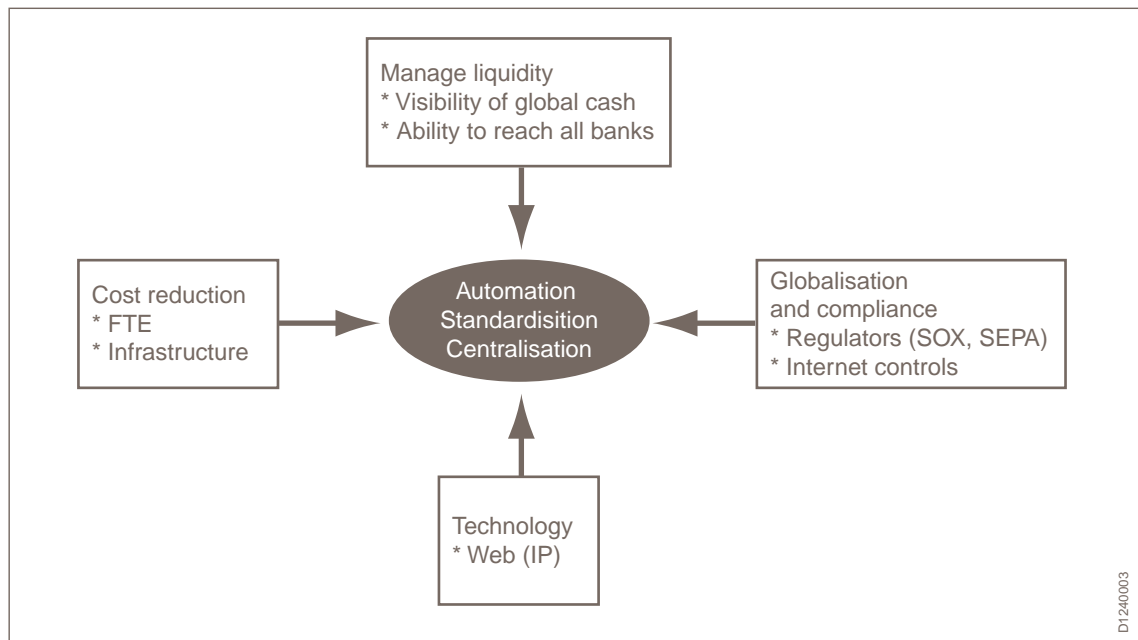
Market background

The world of corporate treasurers has undergone significant changes over the last few years. An ever more competitive, global, and regulated market is forcing treasurers to rethink the way they operate.

Corporate treasurers are faced with challenges, such as:

- To improve efficiency and reduce costs. This includes providing a better visibility of funds.
- To reduce operational risk such as the risk of disruption and the risk of human failure
- To strengthen security by protecting against internal and external fraud
- To comply with an ever stricter regulatory framework that aims to improve transparency towards investors, for example, Sarbanes Oxley

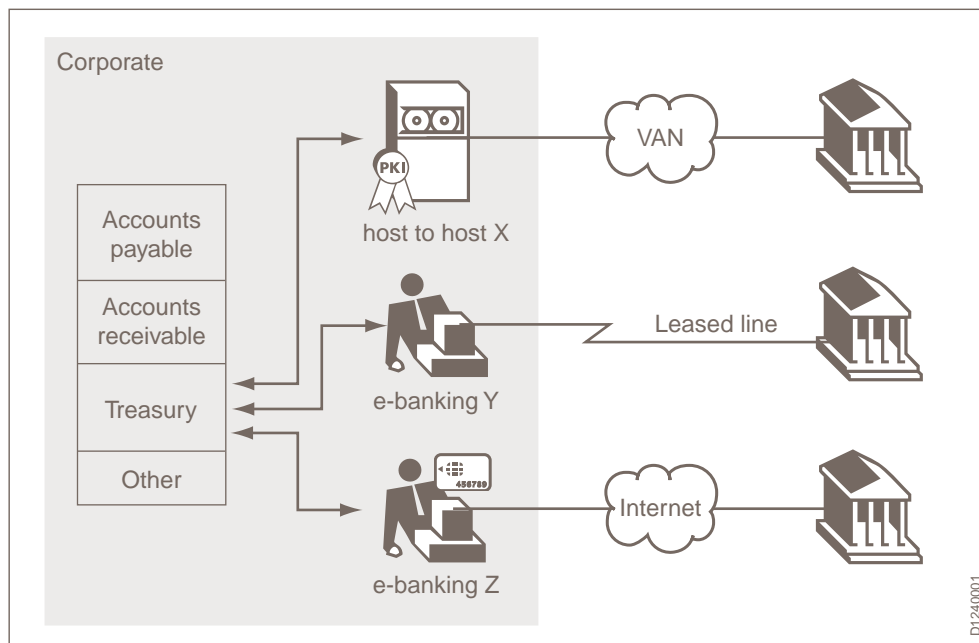
Corporate Treasury Drivers



To address these challenges, treasurers must improve efficiency and overall control. Because of this, they are increasingly trying to centralise and automate their operations.

However, they still face the challenge of different platforms and communication standards when trying to establish electronic connections with their banks. This situation is not ideal, as these environments are costly to maintain and operate. In addition, they are a source of risk, because their diversity is more difficult to control, for example, because of weak business continuity plans due to complexity, and lack of security discipline due to multiplicity of passwords.

From multiple standards and protocols...



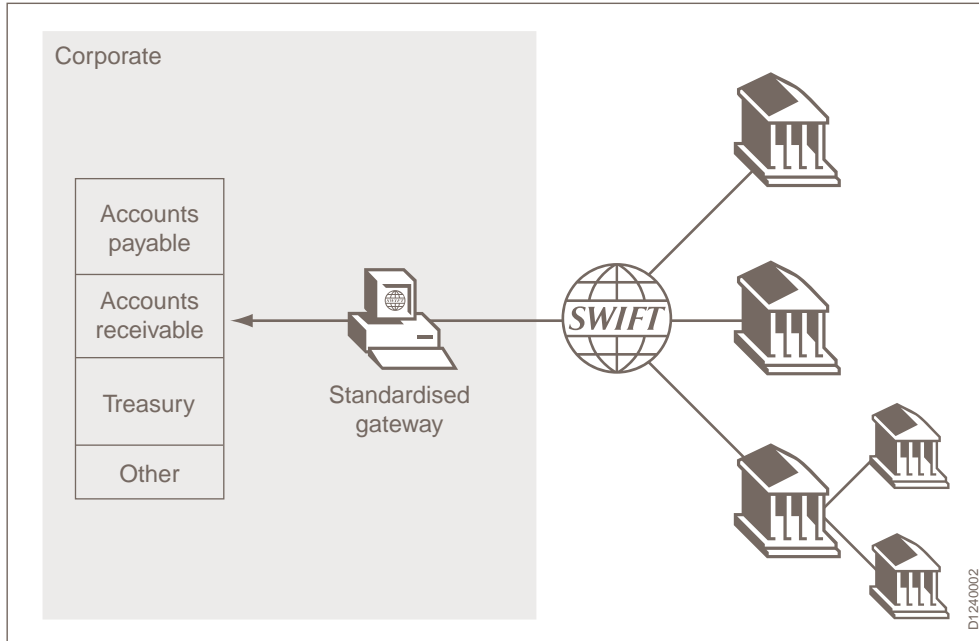
SWIFT's response

In response to these issues, and with the support of its community, SWIFT has created SCORE. SCORE allows corporates to use SWIFT's single, secure and reliable messaging platform to access the services that their financial institutions can provide, for example, cash management services. This enables them to reduce cost and risk, to optimise their liquidity management, and to strengthen security.

SCORE also offers the following benefits to financial institutions:

- It allows financial institutions to leverage their existing SWIFTNet infrastructure by offering their customers a highly reliable and reusable channel that helps streamline their processes.
- It removes the need to deploy a costly and dedicated infrastructure, such as leased lines, host-to-host communications, or wide area networks.
- It extends their reach to over 200 countries where SWIFT is present.

... to a single platform

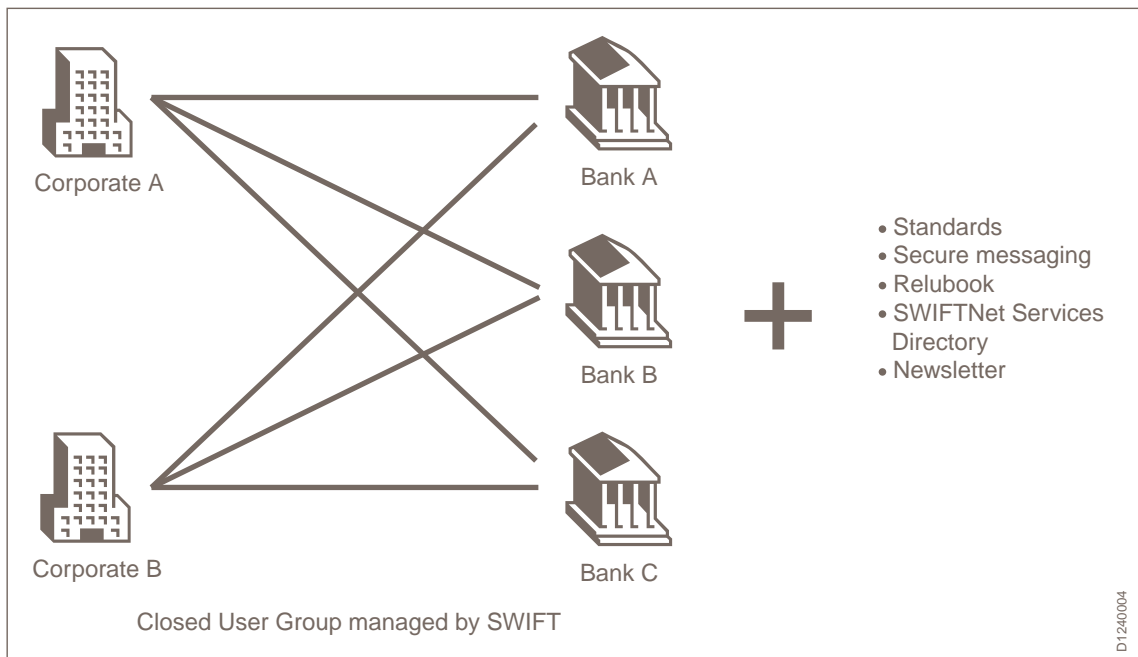


1.2 Overview of SCORE

Introduction

SCORE is based on a Closed User Group that caters for financial messaging between corporates and financial institutions. Corporate-to-corporate and financial institution-to-financial institution messaging is not allowed.

SCORE overview



Once it is registered to use SCORE, a financial institution can interact with any corporate that is also registered in the Closed User Group. Conversely, a corporate registered in the Closed User Group can interact with any financial institution member of SCORE.

In addition to the Closed User Group, the other key components of SCORE are as follows:

- a set of business standards for improved automation
- highly secure and resilient messaging capabilities
- a range of solutions going beyond cash management that enables both banks and corporates to further leverage their investment
- a rulebook that describes the rules and market practices to help streamline the setup of multiple links
- directory services providing information about SCORE participation
- an electronic newsletter that allows SWIFT to promptly inform SCORE users about changes or upgrades related to SCORE

Complementing SCORE, the Alliance portfolio offers a number of interfaces, which allows customers to integrate their applications with SWIFTNet, for example, banking applications, Enterprise Resource Planning applications, and treasury workstations (see "... to a single platform").

Finally, through its Partner Programme, SWIFT works actively with third-party application vendors to help them support the relevant SWIFT standards and messaging services for SCORE.

Scope

SCORE is intended to support financial institutions to provide services to their corporate customers in the following areas:

- cash management: for example, treasury and third-party payments, statements, credit and debit advices
- investments: for example, securities settlement instructions, and statements of holdings
- confirmations of treasury deals: for example, foreign exchange, money markets, and derivatives
- payment-related queries: for example, claim non-receipt and unable to apply
- traditional trade: for example letters of credit and guarantees/standbys

1.3 Eligibility Criteria

Eligibility of Financial Institutions

SCORE is available to all financial institutions that are SWIFT shareholders or sub-members. Sub-members must be approved and registered by their SWIFT shareholder.

Eligibility for Corporates

To be eligible, a corporate must meet one of the following criteria:

1. The corporate is listed on a regulated stock exchange of a country that is a member of the Financial Action Task Force (FATF). For more information, see Appendix A.
2. The corporate is a majority-owned subsidiary of an eligible company as per point 1, and it meets the following conditions:
 - is a duly incorporated, validly existing, and duly organised legal entity
 - is in good standing financially and with respect to its compliance with applicable laws and regulations
 - is subject to regular audit by an independent audit firm in accordance with internationally recognised accounting standards

In addition, the subsidiary must submit to SWIFT a declaration of ownership from its listed parent company.

The declaration of ownership must state that the parent company meets all of the following requirements:

- is listed in one of the FATF countries
 - has a majority ownership of the subsidiary
 - informs SWIFT of any change in its listing status or in the subsidiary's ownership
3. The corporate is *recommended* by a financial institution that is located in a FATF member country and that participates in SCORE. The recommendation means that the financial institution is willing to exchange traffic with that corporate over SWIFTNet.

The availability of RMA is a pre-condition to the implementation of this third criterion. Concretely, this third corporate eligibility criterion becomes effective in two phases depending on the services to be used.

- For FIN, SWIFT allows corporates to join SCORE immediately, as RMA for FIN is already available.
- For FileAct and InterAct, the third criterion only becomes applicable, on an optional basis when RMA for FileAct in SCORE is available, as of June 2011. It will become mandatory with the Standards Release 2012.

For more information see *RMA for FileAct in SCORE* available at swift.com > Products & services > By customer > Corporates > [Resource centre](#)

SWIFT reserves the right to monitor the eligibility status of the corporate.

In case of changes in the eligibility status, for example, company de-listing, or no traffic between a recommending financial institution and the corporate, the corporate is given a 6-month period to take one of the following actions:

- migrate to an alternative solution, for example, a Member-Administered Closed User Group (MA-CUG)
- find a substitute recommendation

If the corporate fails to implement either action, then SWIFT reserves the right to terminate upon notice the participation of the corporate in SCORE.

Due diligence and know-your-customer principle

SWIFT users are expected to perform due diligence and to apply the know-your-customer principle to their counterparts. SWIFT's definitions of user categories do not supersede, nor should they be used to fulfil, such legal requirements applicable to SWIFT users. Likewise, SWIFT service entitlement cannot supersede applicable local laws and regulations.

Specifically, the financial institution's recommendation as per criterion three in Eligibility of Corporates, must be based on the financial institution's own AML procedures and business rationale to do business with that corporate. There is no liability involved for the *recommending* financial institution vis-à-vis the other SCORE financial institutions or towards SWIFT. The SCORE eligibility criteria must not be seen as a substitute for other financial institutions' own AML checks. AML checks by each financial institution remain necessary. The Relationship Management Application (RMA) allows every financial institution to selectively accept traffic from their own corporate customers.

Related information

SWIFT Corporate Rules

1.4 Participants' Roles

Overview of roles

Financial institutions operate as service providers, for example, providing cash management services for their corporate customers.

Corporates act as service users, that is, they are serviced by their financial institutions.

SWIFT administers SCORE. This includes the following activities:

- managing the setup of SCORE
- registration of participants for SCORE. This also includes checking the eligibility criteria
- operating SCORE
- invoicing the users

2 Components of the Solution

2.1 Single-Window Access to all Counterparties

Introduction

By subscribing to SCORE, corporates can access all financial service providers that are members of SCORE. Conversely, a financial service provider registered in SCORE can access all corporates that are subscribed to SCORE. Corporate-to-corporate and financial institution-to-financial institution communication is not possible within SCORE.

2.2 SWIFTNet Messaging Services

Messaging based on business needs

SCORE offers different transfer mechanisms (messaging services) for exchanging data between two parties.

In this release of SCORE, the FIN, the FileAct in real-time mode and the FileAct in store-and-forward mode messaging services are available, as well as the InterAct in store-and-forward mode messaging services. A user can subscribe to one or more of these messaging services depending on its business needs. For example, a corporate, that wants to receive services from a financial institution with an offering based on FileAct in store-and-forward mode, must to subscribe to FileAct in store-and-forward mode to receive these services.

2.2.1 FIN

FIN overview

FIN is a message transfer-based store-and-forward system. It carries Standards MTs formatted information and offers the highest levels of resilience and security, including non-repudiation.

Related information

For more information about FIN, see the *FIN Service Description*.

2.2.2 FileAct

FileAct overview

FileAct is a secure and reliable file transfer system. It can also offer non-repudiation functionality. In SCORE, customers can use FileAct in real-time mode or in store-and-forward mode.

In SCORE, FileAct is used to transport bulk payments-related data using any type of format, including SWIFT and non-SWIFT formats, for example, EDIFACT.

Related information

For more information about FileAct, see the *SWIFTNet Service Description*.

2.2.3 FIN and FileAct usage definition in SCORE

How SCORE uses FIN and FileAct

The following table summarises how SCORE uses FIN and FileAct. For more information about these aspects, see, Appendix B on page 28 for FIN, and the *SCORE - FileAct Implementation Guide* for FileAct.

Messaging services	Use
FIN	Enabled for message types listed in Appendix B
FileAct in real-time mode	Enabled
FileAct in store-and-forward mode	Enabled

FileAct features	Use
Non-repudiation	Corporate to Financial Institution: mandatory
	Financial Institution to Corporate: optional
Delivery notification	Optional
Role-Based Access Control	Mandatory

Note

- mandatory: a feature that is essential to the solution
- enabled: a feature that SWIFT, as service administrator, provides
- optional: a feature that the file sender can select

2.2.4 InterAct

Features of InterAct

InterAct is a secure and reliable messaging service that can be used in a variety of solutions.

In SCORE, InterAct is used to support Exceptions and Investigations-related communication.

SWIFT bases Exceptions and Investigations on store-and-forward message exchange with mandatory message validation and non-repudiation. The following table summarises the main features of InterAct in the context of the Exceptions and Investigations solution.

InterAct features	Use
InterAct	Mandatory
Store-and-forward mode	Mandatory
Non-repudiation	Mandatory
Message validation	Mandatory
End-to-end signature	Mandatory
Role-Based Access Control	Mandatory
Delivery notification	Optional

Note

- mandatory: a feature that is essential to the solution
- optional: a feature that the file sender can select

Related information

For more information about InterAct, see the *SWIFTNet Service Description*.

For more information about the Exceptions and Investigations features, see the *Exceptions and Investigations Service Description*

2.3 A Set of Business Standards for Improved Automation

Scope

SCORE caters for the use of FIN standards, also called Standards Message Types, or MTs, and other non-SWIFT standards.

2.3.1 Standards MT Messages

SWIFT Standards MT categories

SCORE implements a set of MTs in the following areas:

- **cash management**

specific messages from Category 1 Customer Payments and Cheques and Category 9 Cash Management and Customer status and the MT 210 (Notice to Receive)

Note Category 2 messages are intended to be used exclusively for transactions between financial institutions. MT 210 Notice to Receive is the only message in that category that can be used in corporate to financial institution communication.

- **treasury deals confirmations**

specific messages from Category 3 Treasury Markets - Foreign Exchange, Money Markets, and Derivatives and Category 6 Treasury Markets - Precious Metals

- **investments**

specific messages from Category 5 Securities Markets

- **traditional trade**

MT 798 message with identified sub-message types - for Letter of Credit (L/C) application, L/C Advice, L/C Amendment and Guarantee/Standby flows

The exhaustive list of available message types and the corresponding business functions is set out in Appendix B on page 28. There is no obligation for each user to be able to send or receive all the MTs supported by SCORE. This depends on the service offering of each individual financial institution and on the business needs of each individual corporate.

Related information

For more information about SWIFT Standards, see the relevant *Standards MT Message Reference Guide* and the *SWIFT for Corporates - Standards MT Implementation Guide*.

2.3.2 ISO 20022 XML Standards

SWIFT Standards MX business areas

To exchange bulk file transfers over FileAct, the use of ISO 20022 XML messages standards is recommended.

The ISO 20022 messages support several business areas, related to credit transfers, debit transfers, statements, acknowledgements and electronic bank account management (EBAM).

2.3.3 Other Standards Messages

Non-SWIFT standards

The use of non-SWIFT standards messages, such as EDIFACT or local country-specific standards, is allowed for the exchange of bulk payments-related flows, that is, credit transfers, debit transfers, statements, and acknowledgements.

2.4 Rulebook

Definition

The rulebook sets out rules and guidelines for the customers that use the SCORE solution.

Related information

"SCORE Rulebook" on page 24

2.5 Connectivity for the Solution

New customers

Depending on business and operational requirements, customers can opt for a different connectivity model and related products:

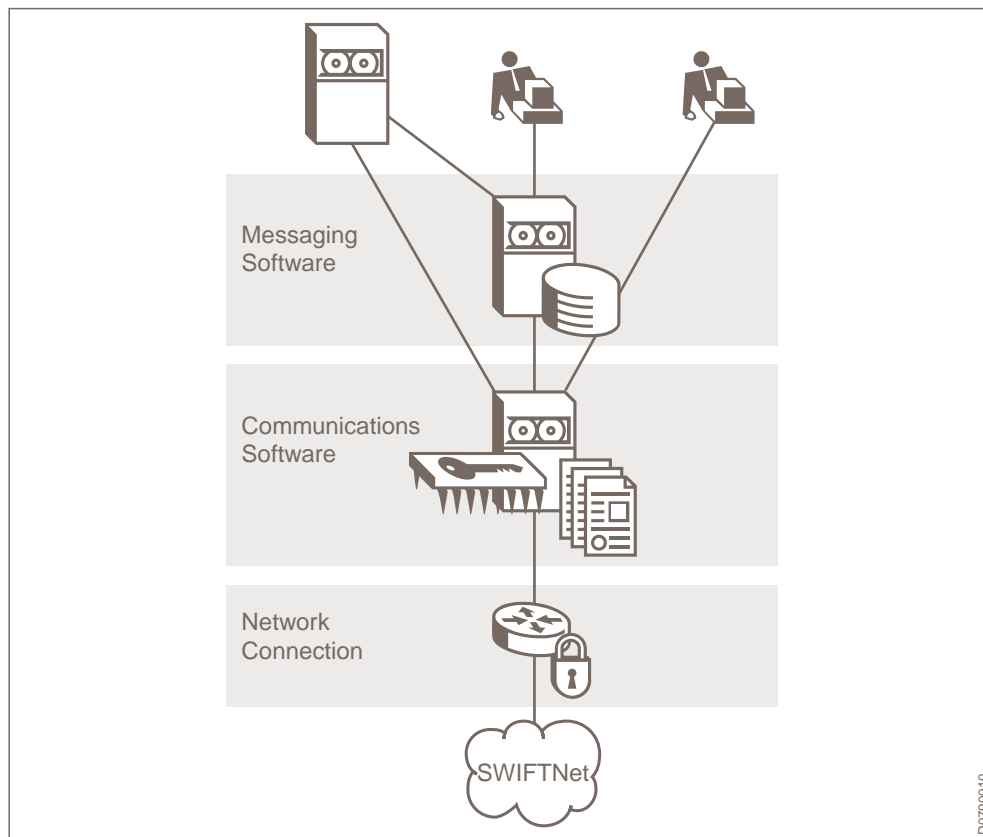
- private infrastructure
- shared infrastructure
- Alliance Lite

For more information, see swift.com > Connectivity > [Connectivity for new customers](#).

Existing customers

This section describes the operational equipment that SCORE customers must have to connect to the network.

- messaging software
- communications software
- network connection



2.5.1 Messaging Software

Alliance Entry or Alliance Access

Alliance Entry is SWIFT's messaging interface for small volume customers using a single destination. Its features include basic automation through its batch file transfer adapter in addition to a GUI framework for manual input of the SCORE messages.

Alliance Access is SWIFT's messaging interface offering different capabilities to integrate the SCORE messages with back-office applications. The interface is designed to connect single or multiple destinations to SWIFT with maximum automation of system management tasks.

Note **Alliance Integrator** is an add-on for Alliance Access and Alliance Entry that facilitates the integration of customers' business applications with SWIFT. Alliance Integrator is a configurable SWIFT-specific integration platform that customers install between their business applications and Alliance Access.

Alliance Web Platform with the Messenger package

Alliance Web Platform is the browser-based graphical user interface framework to the server products of the Alliance portfolio. Alliance Web Platform offers a light and scalable solution with a low cost of ownership and a harmonised user experience across several Alliance products: Alliance Access, Alliance Entry, Alliance Gateway, and Alliance Integrator.

Vendor interfaces

As an alternative to (or in combination with) the Alliance family of products, customers can select a bespoke architecture, including third-party vendor interfaces.

Related information

Alliance Lite Service Description

Alliance Entry Service Description

Alliance Access Service Description

Alliance Integrator Service Description

[swift.com > Products & Services > Connectivity](#)

2.5.2 Communications Software

Alliance Gateway

By default, customers require Alliance Gateway to communicate with SWIFTNet. Alliance Gateway is SWIFT's single-window communication interface. Alliance Gateway extends the SWIFTNet connection to multiple interfaces and applications such as Alliance messaging interfaces or third-party vendor applications.

SWIFTNet Link

SWIFTNet Link is required as a lower-level protocol stack. SWIFTNet Link is SWIFT's mandatory software product for users of SWIFTNet. SWIFTNet Link ensures technical interoperability between users by providing the minimal functionality required to communicate over these services.

Hardware Security Module

The Hardware Security Module is required as security device. The module contains customers' critical SWIFTNet Public Key Infrastructure (PKI) certificates and it generates signatures for traffic.

Related information

Alliance Gateway Service Description

SWIFTNet Link Service Description

[swift.com > Products & Services > Connectivity](#)

2.5.3 Network Connection

Alliance Connect Bronze

Alliance Connect Bronze is designed for low volume customers and looking for a low cost yet fully secure network connectivity to SWIFTNet. Alliance Connect Bronze uses the Internet to access SWIFTNet.

Alliance Connect Silver

Alliance Connect Silver is the network connectivity option for our medium volume customers. It addresses the needs of customers requiring the strong reliability of a managed and guaranteed prime line, with a cost effective backup line using the Internet.

Alliance Connect Gold

Alliance Connect Gold is designed for our high volume customers and requiring the highest resilience combined with the best service level. Alliance Connect Gold offers connectivity to SWIFTNet through two leased lines of the same capacity.

Related information

Alliance Connect Bronze Service Description

Alliance Connect Silver Service Description

Alliance Connect Gold Service Description

[swift.com > Products & Services > Connectivity](#)

2.5.4 SWIFTReady Programme

SWIFT Partner Programme

To select, implement, and integrate SWIFT for Corporates and increase Straight-Through Processing levels, customers require integration of the traffic flows originating from SWIFT for Corporates with their back-office applications.

Through its Partner Programme, SWIFT encourages customers to better integrate SWIFT for Corporates in co-operation with recognised third-party software applications and services providers.

SWIFTReady labels

- **SWIFTReady Applications**

To help select third-party solutions that focus specifically on SCORE and comply with the relevant suite of messages, SWIFT validates a set of pre-defined certification criteria. SWIFT grants *SWIFTReady* application labels provided the certification is successful.

- **SWIFTReady Services**

Implementation and integration of SWIFT for Corporates require very specific expertise and resources. SWIFT helps customers to select service providers with appropriate expertise in SWIFT for Corporates by certifying their experts, which ensures that they offer quality services. SWIFTReady service providers have the expertise to help customers implement and integrate solutions in their environment.

Related information

For more information, customers can contact SWIFT Partner Management at partner.management@swift.com.

2.6 Reference Data Directories

SWIFTNet Services Directory: list of participants

SWIFT publishes a directory that contains all relevant addressing data that refers to SWIFT for Corporates customers. This is part of the *SWIFTNet Services Directory*, which is available in a restricted area of [swift.com > Products & Services > Reference Data > Our products](#).

SWIFT updates this directory with all new registrations on a weekly basis and provides a download capability that enables the customers to import the information in two formats, CSV and MS Excel.

The customer's responsibility

By subscribing to the SCORE solution, the customer accepts the publication of its participation in the solution in the *SWIFTNet Services Directory* as well as the publication of its name and BIC in any other list of SCORE customers. The customer is responsible for updating the *SWIFTNet Services Directory* with its operational status for both the test and the live services.

Related information

[swift.com > Products & Services > Reference Data > Our products](#)

3 Complementary Services

3.1 Newsletters

Business newsletters

The *on SWIFT* newsletters showcase our customers' and partners' discussions on the value of being on SWIFT. The newsletters also provide the latest relevant news about improvements to SWIFT's portfolio as well as updates on events that SWIFT participates in around the world. The newsletters are distributed twice a year. Customers can also discuss the issues raised with fellow readers of the newsletter on swiftcommunity.net.

Training and User Handbook newsletters

These monthly newsletters provide an overview of the latest SWIFT Training news and updates to the user documentation.

The latest information about SCORE

SWIFT may inform customers of changes to SCORE by newsletter. This information typically concerns minor operational changes, since major operational changes are announced in advance of a new release of the solution. This newsletter complements the Release timeline available at swift.com > Products & Services > [Release timeline](#).

Where to get the newsletter

Customers can subscribe to the SWIFT for Corporates newsletter at swift.com/corporates > Resource centre > News.

Customers can also regularly consult swift.com > [Support > Knowledge base](#), and type the keyword *newsletter* in the Keyword Search field.

3.2 Consulting Services

Direct access to SWIFT experts

SWIFT offers a set of services to help customers assess, design, implement, and manage their SWIFT infrastructure. The key benefits for customers are cost reduction, improved operational efficiency, lower operational risk, and increased business growth.

Related information

For more information, customers can consult swift.com > Products & Services > [SWIFT Consulting Services](#) or contact their SWIFT regional account manager

4 Pricing

SWIFTNet infrastructure

The pricing of SCORE comprises a number of different elements related to SWIFTNet infrastructure: connectivity, interfaces, and security. All these elements are generic to each SWIFTNet service used.

Related information

For more information about pricing, see the *SWIFT Price List* or contact your SWIFT commercial manager.

5 Ordering

Order SWIFT services and products

To use SWIFT services and products, a customer must subscribe to, or order, the relevant services and products.

Related information

For information about SWIFT's online ordering facility and how to order, see www.swift.com > [Ordering](#).

6 Support

Support for SWIFT customers

SWIFT is the single point of contact to report all problems and queries that relate to SWIFT services and products. Support is available to all SWIFT customers.

Users within a customer organisation must register to use the Support service.

For more information about how to register for Support, see the **Customer login** section on the www.swift.com home page.

Related information

For more information about Support services, see the *Support Service Description*.

7 SCORE Rulebook

7.1 Introduction

Scope and key principles

SWIFT has designed SCORE to create an industry standard solution for electronic financial messaging between corporates and their financial service providers.

This rulebook establishes a set of specific rules and guidelines that customers must observe when using SCORE. Its purpose is to help to streamline the setup of new links with multiple counterparties by enforcing a consistent implementation and use of the standards and messaging services.

The subscription to SCORE binds each customer to the minimum rules and guidelines applicable to them, as set out in this rulebook. The minimum rules and guidelines constitute a multilateral contract among the customers participating in SCORE. In addition to this rulebook, customers are free to agree, on a bilateral basis, supplemental rules and guidelines as more fully specified hereafter by executing the relevant contractual arrangements amongst themselves directly.

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- Note**
- Nothing in this rulebook shall be construed as constituting any obligation, representation, or warranty on the part of SWIFT.
 - The scope of the rules and the guidelines set out in this rulebook is limited purely to the usage of SCORE. Other aspects (for example, banking services), are not in the scope and must be covered in separate bilateral agreements.
-

7.2 Adherence to Standards MT Messages

Overview

Customers must adhere to the Standards MT messages as published by SWIFT in the Standards MT documentation.

In addition, customers must adhere to the usage rules of these standards in the context of corporate to financial institution usage, as published in the *SWIFT for Corporates- Standards MT Implementation Guide*. For more information, see www.swift.com > Solutions > Standards > Standards Releases > Standards MT Release 2009 and Standards MT Release 2010, and www.swift.com/corporates > Resource Centre > Technical and practical information.

In addition, the latter document includes supplemental guidelines to facilitate the setup of bilateral agreements between customers and the adoption of good practice recommendations developed in co-operation with the industry. While these guidelines are optional, SWIFT strongly encourages all customers to enter into bilateral service level agreements along these guidelines.

7.3 Adherence to Standards MX Messages

Overview

Customers must adhere to the Standards MX messages as published by SWIFT in the Standards MX documentation.

In addition, customers must adhere to the usage rules of these standards in the context of corporate to financial institution usage, as published in the *SWIFT for Corporates- Standards MX Implementation Guide*. For more information, see www.swift.com > Solutions > Standards > Standards Releases > Standards MX Release 2009 and Standards MX Release 2010. , and www.swift.com/corporates > Resource Centre > Technical and practical information.

In addition, the latter document includes supplemental guidelines to facilitate the setup of bilateral agreements between customers and the adoption of good practice recommendations developed in co-operation with the industry. While these guidelines are optional, SWIFT strongly encourages all customers to enter into bilateral service level agreements along these guidelines

7.4 Adherence to the SWIFTNet Messaging Operational Rules

Overview

In addition to adhering to the standard SWIFTNet Messaging Operational Rules as published by SWIFT in the *SWIFTNet Messaging Operations Guide*, customers must follow the specific usage rules for FileAct defined for SCORE. These rules are published in the SCORE - FileAct Implementation Guide. For more information, see www.swift.com/corporates > Resource centre > Technical and practical information.

7.5 The Role of SWIFT

Assistance from SWIFT

If customers have questions about this rulebook, then customers can refer to SWIFT. SWIFT can assist if, for example, customers have a question about the applicable operational rules or the use of a message type. Within the retrieval period, SWIFT can also help to retrieve the delivery history or the message contents. SWIFT however is not in a position to give advice on, arbitrate, or otherwise decide on disputes between customers.

8 Contractual Framework

8.1 Contractual Framework

SWIFT General Terms and Conditions

The *SWIFT General Terms and Conditions* govern the provision and the use of SCORE.

For the latest available version of the *SWIFT General Terms and Conditions*, see swift.com > About SWIFT > Legal > [SWIFT contracts](#).

Appendix A

List of Member Countries of the Financial Action Task Force (FATF)

A.1 List of FATF Member Countries

FATF list

For the most recent list, see www.fatf-gafi.org > About the FATF > Members & Observers.

Argentina	Luxembourg
Australia	Mexico
Austria	New Zealand
Belgium	Norway
Brazil	Portugal
Canada	Republic of Korea
China	Russian Federation
Denmark	Singapore
Finland	South Africa
France	Spain
Germany	Sweden
Greece	Switzerland
Hong Kong, China	Turkey
Iceland	United Kingdom
Ireland	United States
Italy	
Japan	
Kingdom of the Netherlands ⁽¹⁾	

(1) The Kingdom of the Netherlands: the Netherlands, Aruba, Curaçao and Saint Marteen.

Appendix B

Standards MT Messages Allowed in SCORE

B.1 Standards MT Messages in SCORE

MT categories

CAT1 - CASH MANAGEMENT			
Corporate to Financial Institution		Financial Institution to Corporate	
MT 101	Request for transfer	MT 195	Queries
MT 104	Direct debit and request for direct debit	MT 196	Answers
MT 192	Request for cancellation	MT 199	Free format message
MT 195	Queries		
MT 196	Answers		
MT 199	Free format message		
CAT 2- FINANCIAL INSTITUTION TRANSFERS			
Corporate to Financial Institution		Financial Institution to Corporate	
MT 210	Notice to receive		
CAT 3 - TREASURY MARKETS STANDARDS			
Corporate to Financial Institution		Financial Institution to Corporate	
MT 300	Foreign exchange confirmation	MT 300	Foreign exchange confirmation
MT 303	Forex/Currency option allocation instruction	MT 303	Forex/Currency option allocation instruction
MT 304	Advice/Instruction of a third party deal	MT 304	Advice/Instruction of a third party deal
MT 305	Foreign currency option confirmation	MT 305	Foreign currency option confirmation
MT 306	Foreign currency option confirmation	MT 306	Foreign currency option confirmation
MT 320	Fixed loan/deposit confirmation	MT 320	Fixed loan/deposit confirmation
MT 330	Call/Notice Loan/Deposit confirmation	MT 330	Call/Notice Loan/Deposit confirmation
MT 340	Forward rate agreement confirmation	MT 340	Forward rate agreement confirmation
MT 341	Forward rate agreement settlement confirmation	MT 341	Forward rate agreement settlement confirmation
MT 350	Advice of loan/Deposit interest payment	MT 350	Advice of loan/Deposit interest payment
MT 360	Single currency interest rate derivative confirmation	MT 360	Single currency interest rate derivative confirmation
MT 361	Cross currency interest rate swap confirmation	MT 361	Cross currency interest rate swap confirmation

MT 362	Interest rate reset/Advice of payment	MT 362	Interest rate reset/Advice of payment
MT 364	Single currency interest rate derivative termination/Recoupons confirmation	MT 364	Single currency interest rate derivative termination/Recoupons confirmation
MT 365	Cross currency interest rate swap termination/Recoupons confirmation	MT 365	Cross currency interest rate swap termination/Recoupons confirmation
MT 390	Advice of charges, interest and other adjustments	MT 390	Advice of charges, interest and other adjustments
MT 391	Request for payment of charges, interest and other Expenses	MT 391	Request for payment of charges, interest and other Expenses
MT 392	Request for cancellation	MT 392	Request for cancellation
MT 395	Queries	MT395	Queries
MT 396	Answers	MT 396	Answers
MT 399	Free format message	MT 399	Free format message
CAT 5 - SECURITIES STANDARDS			
Corporate to Financial Institution		Financial Institution to Corporate	
MT 502	Order to buy or sell	MT 509	Trade status message
MT 509	Trade status message	MT 513	Client advice of execution
MT 517	Trade confirmation affirmation	MT 515	Client confirmation of purchase or sale
MT 540	Receive free	MT 535	Statement of holdings
MT 541	Receive against payment	MT 536	Statement of transactions
MT 542	Deliver free	MT 537	Statement of pending transactions
MT 543	Deliver against payment	MT 538	Statement on intra-position advices
MT 549	Request for statement/Status advice	MT 544	Receive free confirmation
MT 565	Corporate action instruction	MT 545	Receive against payment confirmation
MT 568	Corporate action narrative	MT 546	Deliver free confirmation
		MT 547	Deliver against payment confirmation
		MT 548	Settlement status and processing advice
		MT 564	Corporate action notification
		MT 566	Corporate action confirmation
		MT 567	Corporate action status and processing advice
		MT 568	Corporate action narrative
		MT 578	Settlement allegation
		MT 586	Statement of settlement allegations
CAT 6 - METALS MESSAGE STANDARDS			
Corporate to Financial Institution		Financial Institution to Corporate	

MT 600	Metal trade confirmation	MT 600	Metal trade confirmation
MT 601	Metal option confirmation	MT 601	Metal option confirmation
CAT 7 - TRADE STANDARDS			
Corporate to Financial Institution		Financial Institution to Corporate	
MT 798	Trade envelope	MT 798	Trade envelope

CAT 9 - ACCOUNT REPORTING STANDARDS			
Corporate to Financial Institution		Financial Institution to Corporate	
MT 995	Queries	MT 900	Confirmation of debit
MT 999	Free format message	MT 910	Confirmation of credit
		MT 940	Customer statement message
		MT 941	Balance report
		MT 942	Interim transaction report
		MT 996	Answers
		MT 999	Free format message

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