



*A secure,
standardised, single
window to the global
financial industry*

Benefits

- Reduce costs and risk
- Improve auditing processes, ensuring easier compliance
- Increase straight-through processing (STP)
- Optimise cash and liquidity management
- Streamline operations
- Focus on continuity and security
- Global reach

SWIFT for corporates

*Global messaging infrastructure to reach
all your financial service providers*

SWIFT: a highly secure and reliable global financial messaging infrastructure spanning more than 200 countries. A single, shared IP-based messaging platform: SWIFTNet. Industry recognised standards to improve automation and advance liquidity management. Guaranteed delivery. Third-party nonrepudiation. The highest levels of encryption and authentication technology available. 24/7/365 customer support.

Cash and liquidity management

Transaction information and cash positions can be shared between corporates and banks, over a single platform, leveraging global financial industry standards. This results in higher straight-through processing into corporate cash management applications and streamlines bank to corporate communication.

Intraday movements can be reflected in real time, enabling corporates to manage liquidity more efficiently.

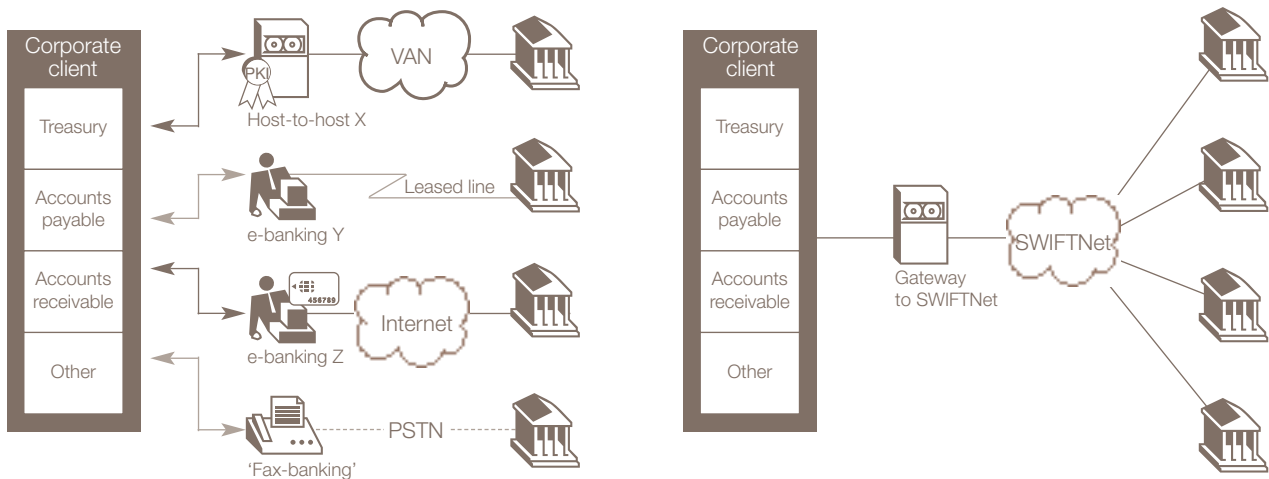
To facilitate centralised processing and transmission of commercial payments, SWIFT also offers a highly secure and performant file transfer service. This allows corporates to centralise all commercial payments and collection activities - both domestic and cross-border - in a single payments factory. The file transfer service supports all data formats and character sets.

Financial risk management

Confirmations of foreign exchange spot, forward and swap deals, foreign exchange options, money market, forward rate agreements and currency interest rate swaps are all instruments catered for by SWIFT messages.

SWIFT's centralised confirmation matching service, Accord, enables real-time handling of exceptions to further reduce operational risk.

SWIFT supports the automation of the entire trade cycle from confirmation of the deal to settlement, thus reducing operational risk.



▲ From multiple standards and protocols to...

▲ ...a single, secure, standardised global platform

Resilience and availability

Resilience and a high level of availability are key characteristics of the SWIFT messaging infrastructure. This is achieved through:

- the use of four independent network service providers to access SWIFTNet messaging services
- multiple operating centres located on different continents

Security

Once connected to SWIFT, corporates will be able to use a single security setup with all financial service providers. Rationalising security mechanisms leads to tighter security management and control. SWIFT uses the highest levels of encryption and authentication technology available.

SWIFT's multi-layered approach to security ensures that:

- individual transactions are protected against manipulation and fraud
- the integrity and confidentiality of all traffic between the user and SWIFT are guaranteed
- only registered SWIFT users gain access to the network

Business continuity

In the SWIFT environment, registered users do not need to be aware of each other's physical location or technical configuration. There is no dependence on another party's setup. In the event of a switchover from a prime to a backup site, the change will be transparent to users and can be achieved in a matter of minutes.

Easier compliance

Operating a single communication platform, as opposed to multiple and diverse electronic banking systems, greatly simplifies auditing processes and therefore leads to easier compliance.

Beyond treasury and cash management: a single platform with extended services

SWIFT's commitment to further standardise corporate-to-bank communication allows you to optimise your financial processes.

- Adoption of ISO 20022 as a single standard for payments helps corporates and banks improve automation of their payment and reconciliation processes.

- Exceptions and Investigations: ability to track lifecycle of an investigation for a payment (e.g. beneficiary claims non-receipt) with end to end standards and messaging.
- Trade finance: standardised messaging enabling you to exchange trade data such as Letters of Credits with your banks in electronic format.
- Bank account management: coming soon to dematerialise exchange of information related to the management (e.g. opening) of bank accounts, thus leading to faster availability.

About SWIFT

SWIFT is a member-owned cooperative that provides the communications platform, products and services to connect over 8,300 banking organisations, securities institutions and corporate customers in more than 208 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