

Alliance Lite

Simple, easy, and low cost connectivity to SWIFT



SWIFT connectivity for new low-volume customers

Benefits

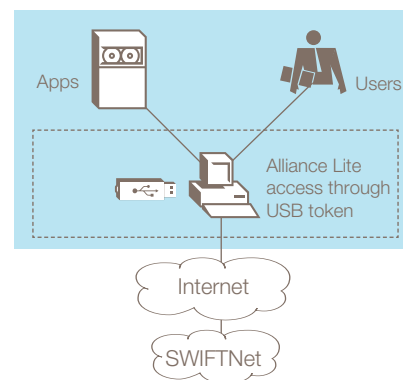
- > Secure and low cost access to SWIFT
- > Easy to use
- > Rich functionality

Alliance Lite is an Internet-based SWIFT product, offering SWIFT connectivity to new low-volume users.

Alliance Lite makes it easier than ever to connect worldwide to your banks, financial institutions and Market Infrastructures via SWIFT. All you need is a standard Windows PC, a browser and an Internet connection. You can even connect on the road using a Windows laptop and your Alliance Lite USB token.

With Alliance Lite, you can manually enter financial transactions, with easy-to-use screens that do not require you to be knowledgeable on the underlying international message standards used for communicating with local or international counterparties. And if you want to automate your financial transaction flows,

you can do so easily using Alliance Lite's AutoClient automation features. Alliance Lite also provides secure access to Browse services offered on SWIFTNet by financial institutions and Market Infrastructures, such as TARGET2. Alliance Lite brings the benefits of SWIFT to more institutions than ever before.



Benefit	Feature
Secure and low cost access to SWIFT	<ul style="list-style-type: none"> — Standard internet connection and internet browser — SWIFT security — Reliable message and file delivery and tracking — Multi-user workflow, with a configurable number of approvers, approval limits, and full auditability per transaction — Two pricing models for cost-effective connectivity and messaging
Ease of use	<ul style="list-style-type: none"> — Business-centred screens for manual message entry/repair, display, sorting and searching — Simple user administration — Door to automation: simple exchange of messages and files between your business applications and Lite through a lightweight AutoClient — Simple one-stop shop ordering: easy and direct access to SWIFT community
Rich functionality	<ul style="list-style-type: none"> — Access to payment and treasury message types (MTs) from the Lite GUI — Access to securities settlement instructions (MT) and funds distribution message types (MX) from the Lite GUI — Access to all MTs and FileAct files on the AutoClient — Built-in reference data and IBAN-to-BIC lookup — Seamless access to secure Browse services on SWIFTNet offered by banks or Market Infrastructures (e.g. TARGET2) — Multi-bank intraday cash account reporting, and safekeeping account reporting — Comprehensive export functionality

The ordering, the implementation and the usage of Alliance Lite are very simple:

- Lite is available as a one-stop shop package, which contains everything you need to get you up and running quickly.
- Lite allows you to access SWIFT, without installing any SWIFT-specific software at your premises. All you need is a standard internet connection and a SWIFT-issued hardware security token. As such, you can enjoy the convenience of the internet, with the security and reach of SWIFT.
- The Lite user interface has been specifically designed by business people for business people: Lite screens use business terminology and not MT syntax. Knowledge of SWIFT standards or format is not required.

Key features

Standard internet browser and internet connection

You can access Lite from the standard Internet Explorer browser on your Windows PC. This allows you to connect to SWIFT's central Alliance Lite infrastructure over the Internet.

SWIFT security

All sensitive actions are digitally signed using state of the art hardware security tokens that you get from SWIFT and which you simply insert into your computer's USB port.

Security is guaranteed by a range of elements including PKI, digital signatures, two-way authentication, and strong encryption.

From an operational perspective, Alliance Lite also ensures high levels of security: the creation of a new user requires the approval of two Alliance Lite administrators. You can configure Alliance Lite's workflow to require between 1 and 6 approvals. Such approvals can be based on the user role, the amount limits, or both. An audit trail is kept per message.

Reliable message delivery and tracking

Alliance Lite allows you to monitor the status of your transactions through automatic and reliable delivery notifications. Combined with SWIFT's renowned security, guaranteed delivery and non-repudiation, you can rest assured that when a sent message is accepted by SWIFT, SWIFT delivers it in a non-disputable way.

The browser interface's Inbox-Outbox feature provides full visibility on the content and the status of all sent-received messages and files, whether originating from the browser graphical user interface or the AutoClient.

Business-centred graphical user interface

You do not need to know the syntax of SWIFT message types (MTs), IBANs or Bank Identifier Codes (BICs). A user friendly, business oriented browser-based interface gets you up to speed in minutes.

Lite supports manual message entry/repair, display, sorting and searching for multiple concurrent users in the following business areas:

- customer payments and financial institution transfers:
MT 101, MT 103, MT 202, MT 210, including FINCopy
- foreign exchange confirmation:
MT 300
- fixed loan/deposit confirmation
MT320
- free-text messages:
MT 199, MT 299, MT 399 and MT 999
- securities settlement instructions
MT540, MT541, MT542, MT543 (deliver/receive financial instrument against payment or free)
- funds orders
MX setr.004 , MX setr.010, MX setr.013 (subscription/redemption or switch)
- funds order status & confirmations
MX setr.006, MX setr.012, MX setr.015 , MX setr.016

These, and all other MTs, from MT101 to MT999, can be uploaded and downloaded fully automatically through the AutoClient component of Alliance Lite.

Business reporting

Lite provides exhaustive reporting facilities in the following business areas :

- Cash account statements (also intra-day)
MT900, MT910, MT940, MT942, MT950
- Safekeeping account statements (accounting or custody):
MT535 , MX semt.002, MX semt.003

- Securities settlement status and confirmations:
MT 544, MT 545, MT 546, MT 547, MT 548

Intraday multi-bank cash reporting

For your accounts, Alliance Lite can automatically combine multiple status or statements messages (MT 940, MT 942, and MT 950) into comprehensive multibank cash reports. Lite can display immediate confirmations of debits or credits on one or more of your accounts based on the MT 900-MT 910 confirmation of debit-credit messages sent by your bank(s).

Simple user administration

Each user has his personal token: user management is very easy thanks to Lite's user-friendly screens.

A door to automation

The AutoClient offers a low cost solution to send and receive messages and files to and from a business application and exchange them with SWIFT correspondents.

The AutoClient is an optional component of Alliance Lite that enables the file input and output of any FIN message type (from MT 101 to MT 999, including FINCopy) as well as FileAct files, and input of CSV files (for some message types). It regularly checks a predefined folder for files to send. Depending on the messaging service you want to use, the content of the files will be sent as MTs via FIN or as files via FileAct, or as MXs via SWIFTNet.

File format

- Files destined to be sent via FileAct must be formatted following the specifications of the closed user group (CUG) or service provider, or as bilaterally agreed with your counterparty. The files can be in any format, including standards such as SEPA, or domestic and proprietary formats.
- Files destined to be sent as individual MTs must be in Remote Job Entry (RJE) format, a simple text file format, supported by many back-office applications.
- Files in CSV format (comma-separated values), for some message types: securities settlement instructions, funds orders, funds order status & confirmations, funds account statements. The CSV files are simple

and can be easily constructed with many widely used tools, including Excel. Alliance Lite will transform each line of the CSV file into an individual MT or MX message, and send the message(s) over SWIFT.

Easy and direct access to SWIFT worldwide community

When ordering Lite, you automatically become a SWIFT member. Once installed, you have access to the SWIFT community of more than 9,700 banking organisations, securities institutions, market infrastructures and corporate customers in 209 countries.

Access to secure Browse services over SWIFTNet

Many Market Infrastructures and financial institutions offer secure Browse services as part of their offering on SWIFTNet. These Browse services are accessible through Alliance Lite, which makes Alliance Lite very attractive and affordable for low-volume members and users of such market infrastructures and services. Examples are TARGET2, several domestic Real-Time Gross Settlement (RTGS) systems, and many others. The full list of market infrastructures and services is available on swift.com.

Built-in reference data

Through the built-in BICPlusIBAN Directory, Alliance Lite offers direct access to key reference data such as:

- The complete list of BICs. You can easily retrieve the BIC for any financial institution from its name or location.
- The automatic IBAN-to-BIC conversion: from an account's IBAN number, Alliance Lite automatically derives the BIC code.
- The complete list of (domestic) clearing codes for over 60 countries, for example, Swiss SIC, German Bankleitzahl, UK Sort Codes, CHIPS Universal Identifiers, and ABA.
- The complete list of worldwide places of settlement (per the Securities Market Practice Group)
- Currency and country codes.

Comprehensive export functionality

You can view reports directly in your browser, using search and drill-down capabilities. You can further export the information in different formats such as Microsoft Word, Microsoft Excel, CSV and PDF for further use, for example, in accounting systems, or order management systems.

Ordering and pricing

You can choose between two pricing models:

- Monthly flat fee: EUR 850 per month, which includes up to 4,000 items sent or received per month. Above that, you pay EUR 1 per additional item sent or received.
- Pay as you go: EUR 200 per month and EUR 1 per item sent or received.

An item is a SWIFT message type (MT or MX), or a 100 Kilobyte chunk of a FileAct file. For example, a 150 Kilobyte FileAct file would count as two items.

These fees include the software, your own BIC and SWIFT membership, the SWIFT User Handbook, the PKI certificates, online training, SWIFT's Standard support and built-in reference data. Subscription to a Browse service is charged at an additional EUR 50 per month for pay-as-you-go, is free of charge for flat-fee customers, and includes 100 free InterAct messages per service subscription.

Ready to order?

Go to swift.com > Ordering > Order products and services or contact your SWIFT account manager or authorised reseller or wholesaler.

Training

SWIFT provides three free online training modules for Alliance Lite customers:

- Alliance Lite AutoClient
- Alliance Lite Business User
- Alliance Lite Administrator

SWIFT also provides online or on-site training classes with a live instructor.

For more information, see www.swift.com/alliancelite > Training.

Partners

The set-up of Alliance Lite is straightforward and you can easily do the installation yourself.

In the case you need to integrate the AutoClient with your business application, SWIFT certified Partners are available to help you.

Alliance Lite is resold by partners that act as authorised wholesaler or reseller.

For more information, see www.swift.com/alliancelite > Partners.

Additional information

Additional information on Alliance Lite is available on swift.com/alliancelite, the Products community on swiftcommunity.net and through your Alliance Lite reseller or wholesaler.