



Service

Partners

SWIFTReady SWIFTRemit

Label criteria 2012

This document explains the criteria needed to obtain the SWIFTReady SWIFTRemit Label 2012 label for your business application.

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Preface

Purpose of this document

This document explains the criteria needed to obtain the SWIFTReady SWIFTRemit Label 2012 label for your business application.

Intended audience

This document is for the following audience:

- Application Product Managers
- Developers

Related documentation

- *SWIFTReady Applications Programme Overview*
- *SWIFTReady Technical Validation Guides*
- *SWIFTRemit 2.0 Certification and Implementation Template*
- *SWIFTRemit 2.0 Service Description*
- *SWIFTRemit 2.0 Message Implementation Guidelines*
- *SWIFTRemit 2.0 Message Implementation Guidelines Business Examples*
- *SWIFTRemit 2.0 Integration Guide*
- *SWIFTRemit 2.0 Directory Technical Specifications*

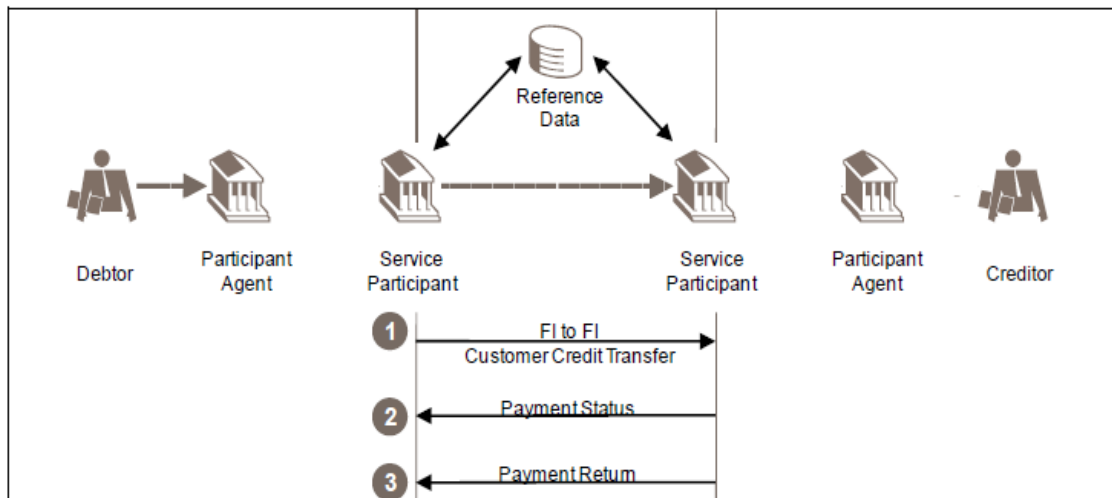
1 SWIFTRemit Solution

Overview

SWIFTRemit is designed to support the needs of banks and other financial institutions for bilateral clearing and settlement of cross-border person-to-persons payments (clearing message flow). The solution aims to maximize straight-through processing of SWIFTRemit messages, resulting in more consistent and faster Remittances service.

Main components

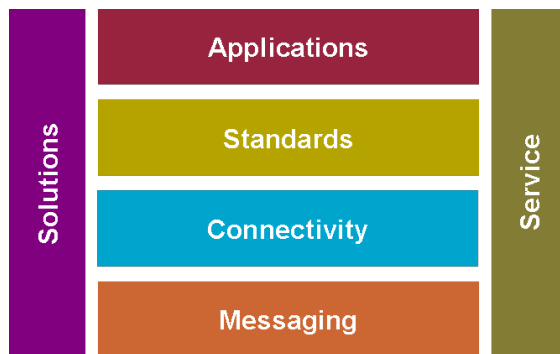
- **Standards:** SWIFTRemit uses some of the ISO20022 messages developed for payment clearing and settlement.
- **Messaging service:** FileAct Store and Forward is being used to transfer these ISO20022 messages over SWIFTNet between banks and other financial institutions. Please refer to the *FileAct Service Description* and the *FileAct Integration Guide* for a complete description of features and functions.
- **Rulebook:** a set of market practice that defines the common business and operational rules for processing these payments to ensure that the banks can offer consistent level of customer service across all their bilateral routes. This includes description of the participant roles, workflows, service levels and charging practice.
- **Reference Data:** a common way to exchange interbank routing and point of service location data in order to enhance straight-through processing. The reference data directory includes data on the registered participants (PD file), their remittances product and processing capabilities (PP file) and the Points of Service in the customer's retail network (PS file).
- **Bilateral contract template:** a template that helps pairs of banks to quickly develop a business agreement, while maintaining consistency in the rules and technical framework



2 The SWIFTReady SWIFTRemit Label

Through a series of technical, functional and customer validations, the label aims to validate and certify vendor applications that support:

- **SWIFT Connectivity:** either directly or indirectly.
- **SWIFTNet Messaging:** exchange of payments messages over FileAct Store and Forward, according to the Messaging Operations Guide and the SWIFTRemit Service Description.
- **SWIFTRemit Standards:** the ISO20022 payments messages used by the solution. This includes the proper implementation of the usage rules related to these standards as described in the SWIFTRemit Service Description and Message implementation guidelines.
- **SWIFTRemit Reference Data:** ability to access and integrate reference data into SWIFTRemit messages.
- **SWIFTRemit workflows:** ability to generate status and return messages in accordance to the SWIFTRemit Service Description rulebook. Note: the certification is limited to the serial method of the clearing flow. The cover method is not a requirement for the certification



3 SWIFTReady Solution Criteria 2012

3.1 Changes compared to 2011

New label

Vendors applying for the SWIFTReady SWIFTRemit label for the first time must comply with all criteria as defined in this document.

Existing label (renewal from previous year)

Vendors that have been granted the SWIFTReady SWIFTRemit label in 2011 are required to prove compliance to Standards Release (SR) 2012.

Five additional use cases will be tested during the technical validation:

- Creditor validation (pacs.008 with FileAct Header)
- Resend(pacs.008 with FileAct Header)
- Cancel process (camt.056/camt.029 with FileAct Header)
- Modify process (camt.007/camt.029 with FileAct Header)
- Pension payment process (pacs.008/pacs.002 with FileAct Header)

In case the vendor has upgraded its application, details of the new functionalities will be requested by SWIFT and demonstrated by the vendor (e.g. New Functional validation required).

3.2 Connectivity

The partner must be able to connect its application with SWIFT either directly through one of the available Alliance interface adapters, or indirectly through a SWIFTReady Financial EAI solution. A partner application that does not connect directly or indirectly to Alliance cannot be considered for a SWIFTReady label. The Alliance interface can be deployed at customer premises, or managed at a service bureau.

Direct connectivity

For direct connectivity, the vendor application must integrate with Alliance Access.

Alliance Access provides File, Simple Object Access Protocol (SOAP) and MQ-based adapters for FIN, InterAct, and for FileAct connectivity. The direct business application to Alliance Access connection can be achieved using one of the Alliance Access adapters: MQ Host Adapter (MQHA), Automated File Transfer (AFT) or SOAP Host Adapter.

The partner must develop and test SWIFT application integration using Alliance Access 7.0. Proper support of Alliance Access 7.0 is mandated for the 2012 label.

The SWIFTReady SWIFTRemit label requires support for either Automated File Transfer (AFT) or an interactive link with MQHA or SOAP.

In summary:

Messaging service	Interface	Mandatory adapter
FileAct store&forward	Access (client)	AFT or MQHA or SOAP

Indirect connectivity

Alternatively, you can prove your application compliance with the connectivity criteria by providing SWIFT with evidence of an indirect connectivity solution consisting of your business application and a middleware (EAI) solution. For indirect connectivity, a selection must be made from the list of **2011 SWIFTReady Financial EAI** suites, which are listed on [swift.com http://www.swift.com/partners/locator](http://www.swift.com/partners/locator). Please note that there will not be a 2012 SWIFTReady Financial EAI label.

Financial EAI provides generic adapters that enable to capture business data for various file systems, documents and business application databases, and map them to the requested MT or MX formats, prior to routing and dispatching them to the appropriate Alliance interface. It deals with the messaging and network complexities and eases the integration with SWIFT. The EAI adapters must be customised and configured to map to the partner application, which must also provide the appropriate message reconciliation mechanisms.

When the Partner selects the indirect connectivity option for label qualification, the combined solution (partner application and SWIFTReady Financial EAI) must be tested end-to-end over the SWIFT Integration Test Bed (ITB).

In the latter case, Partner Management reserves the right to contact the relevant financial institution for further information.

3.3 Messaging

The Partner Application must support the FileAct store-and-forward protocol and adhere to the latest release of the Messaging Operations Guide in the online UHB.

In addition, the application must support all specific mandatory features relating to the usage of FileAct as specified in the *SWIFTRemit Service Description* and the *SWIFTRemit Message Implementation Guidelines*.

During the technical and functional validation, the following will be checked:

- correct population and validation of the FileAct enhanced header
- correct batching of payments instructions in a file

To perform the technical validation, the partner must subscribe to the following service available on the Integration Testbed (ITB): `swift.remit.fast!x`.

3.4 Standards

The application must support all the ISO20022 messages that that have been identified for use in SWIFTRemit. These messages are listed in the following table.

Message Name	Request Type
FI2FICustomerCreditTransfer	pacs 008.001.01
PaymentStatusReport	pacs.002.001.02
PaymentReturn	pacs.004.001.01
Delivery Notification (system message)	xsys.xxx.delnotif

Note Message Reconciliation is not included in the certification criteria, due to the limitation to the settlement only.

Mobile instructed payments support

Alignment with the rules and guidelines for mobile phone instructed payments is required.

Note Demonstration of integration with a mobile payment Front End is optional.

3.5 Message Validation

The application must build and validate all incoming messages based on the relevant XML schemas and the *SWIFTRemit - Standards MX Message Implementation Guidelines*.

The application must provide validation at file and message level.

The application must also validate the content of the FileAct enhanced header. It must check for the consistency of the header with the data contained in the payload messages prior to sending and upon receiving.

3.6 Reference Data Directory

The application must enable integration and/or access of the data that is recites on Participant Data (PD), Product and Processing Capabilities (PP) and Point of Services (PS) files for the purposes of message enrichment and validation. Messages containing information that does not correspond to the reference data must be stopped prior to emission.

The application could optionally cater for the automatic population of the PP, PD and PS files of the Reference Data Directory.

The application must also support changes to the SWIFTRemit reference data directory, that is the addition of two possible values in the SWIFTRemit Product and Processing capabilities (PP) file.

3.7 Message Workflow

The application must be able to process and respond to incoming SWIFTRemit ISO20022 messages according to the business flow between two Service Participants and the mandatory codes for reject and return messages described in the *SWIFTRemit Service Description*. The message flow between the service participant and the participant agent is not a part of the solution.

More specifically, during the functional validation the vendor will need to simulate two parties in order to demonstrate the following flows.

1. The debtor agent sends an initiation request (pacs008). The creditor agent responds with a reject message (pacs002), prior to settlement, using an appropriate reject code, see Appendix A of the *SWIFTRemit Service Description*. The debtor agent receives this reject message.
2. The debtor agent sends an initiation request (pacs008). The creditor agent responds with a return message (pacs004), post settlement, using an appropriate return code, as per Appendix A of the *SWIFTRemit Service Description*. The debtor agent receives the return message.

3.8 Installed Customer Base

To be eligible for the SWIFTReady SWIFTRemit Label, the vendor application must be implemented by at least one certified live customer on the SWIFTRemit service.

A certified live customer is a financial institution that has successfully passed the mandatory SWIFTRemit solution certification programme for customers.

If the vendor application has successfully passed the technical and functional validation steps of the SWIFTReady certification process, but fail to have a live customer, this application will receive a conformance statement. This statement will be automatically converted to a SWIFTReady label once a customer becomes certified live on the SWIFTRemit service. For more details, please refer to the [SWIFT Partner Programme Terms and Conditions](#).

Partner that is applying for the SWIFTReady SWIFTRemit Label can request an access to the SWIFTRemit private community on swiftcommunity.net. It contains useful information about the certification, for instance.

3.9 Marketing and sales

The partner will work together with SWIFT to develop and generate more business. To optimize the collaboration, the partner is expected to provide SWIFT with the following product and marketing information. In particular the partner must provide SWIFT, under non-disclosure agreement, following customer related information:

- A list of existing customers of the application. The list must provide institution names, locations, and an overview of the integration scope (domain, features, and sites) for the present and previous year.
- A product roadmap for 2012 and 2013 containing the plans for further developments, solutions support and new releases.
- A complete set of documentation, including features overview, where appropriate SWIFT adapters, workflow engine capability and user manuals.

In addition, the partner is expected to work with SWIFT on a joint 2012 business development plan, which status will be reviewed on a quarterly or monthly basis.

The partner must encourage customers that are planning to implement their Workers' Remittances application to participate in the customer certification programme organised by SWIFT to ensure compliance with the SWIFTRemit service.

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