



SWIFTNet

## Interface Qualification Policy

This document defines the policy and principles that govern the operation of the Interface Qualification Programme. The document explains how suppliers can obtain and maintain product qualification. The document also describes the parties to the programme, their respective roles and responsibilities, the documents that relate to the programme, and the procedures for qualification. This document is primarily for suppliers that want to qualify a product. It is also useful for SWIFT users that want to procure qualified products.

26 March 2010

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# Preface

## Purpose of the document

This document defines the policies and principles that govern the operation of the *Interface Qualification Programme*. This programme is mandatory for suppliers that want to provide solutions in the SWIFTNet environment for which *interface product requirements* are defined.

You must follow this programme to:

- qualify products for use on SWIFTNet
- release qualified products to customers

This document outlines the policies that define the following:

- the types of products a supplier can qualify
- what it means when a product is qualified
- the process that a product must follow to obtain and maintain qualification

These policies also define the obligations on the supplier. These obligations include the requirement to guarantee that the qualified product meets the applicable conformance requirements and that the product conforms to the applicable SWIFTNet specifications at any given time.

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**Note** A SWIFTNet interface includes any software package installed on customer premises that is capable of interacting with a SWIFTNet service.

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## Audience

This document is intended primarily for suppliers that need to qualify a product. This policy, along with the applicable product standards and the *SWIFT Partner Programme Terms and Conditions*, constitutes the set of requirements and obligations to achieve qualification.

This document is also useful for SWIFT users that intend to procure qualified products. It helps buyers understand what to expect from a qualified product.

## Reading conventions

For ease of reading, this document contains the following abbreviated forms and titles:

- *Interface Qualification Programme* is abbreviated to the *qualification programme*.
- *Interface Conformance Statement* is abbreviated to the *conformance statement*.
- *SWIFT Partner Programme Terms and Conditions* is abbreviated to the *terms and conditions*.

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**Important** This document contains terms that have a specific meaning in the context of SWIFT services and products. If you have any doubt about the meaning of certain terms used in this document, then see the "Glossary" on page 27.

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## Related documentation

The following documents are of direct relevance for interface qualification:

- *Interface Qualification Programme Guide*
- *Interface Conformance Questionnaire* (product-specific)

- *Interface Conformance Statement* (product-specific)
- *Interface Test Specification* (product-specific)
- *SWIFT Partner Programme Terms and Conditions*
- *Interface Qualification Registration Form* (product-specific)
- *Interface Certificate of Qualification*

# 1 Qualification Process

## Three qualification steps

This section defines the process that a supplier must follow to qualify a product under the *Interface Qualification Programme*.

The objective of the programme is to encourage and facilitate the development and market availability of products that interoperate with and through SWIFTNet.

The *qualification programme* comprises the following steps:

1. preparation and registration
2. conformance testing and interim qualification
3. customer implementation, testing, and full qualification

## Parties involved in the qualification process

- the supplier
- the SWIFT Qualification Authority
- the SWIFT Specification Authority
- the SWIFT Test Authority

## Documents needed during the qualification process

The principal documents that a supplier must refer to during the qualification process are as follows:

- *Interface Qualification Programme Guide*
- *Interface Conformance Questionnaires*
- *Interface Test Specifications*

The documents required in the administration of the qualification process are as follows:

- *Interface Qualification Registration Forms*
- *SWIFT Partner Programme Terms and Conditions*

The *terms and conditions* govern the roles and responsibilities of SWIFT and the supplier in the context of the qualification programme.

- *Interface Certificate of Qualification*

## 1.1 Preparation and Registration

### Procedure

#### 1. Preparation for qualification

Before applying for qualification, suppliers must take the following steps:

- perform internal development and integration testing, using the facilities of the SWIFTNet integration testbed as necessary

- use any additional verification methods, considered appropriate, to ensure that the product meets the applicable conformance requirements and is ready for entry into the *qualification programme*
- become familiar with the *qualification programme* and the requirements for qualification
- review this policy document, the applicable *Interface Conformance Questionnaire*, the *SWIFT Partner Programme Terms and Conditions*, and other related information, for example, the *Interface Qualification Programme Guide*

All information and documents related to the *qualification programme* are available on request.

## 2. **Conformance statement**

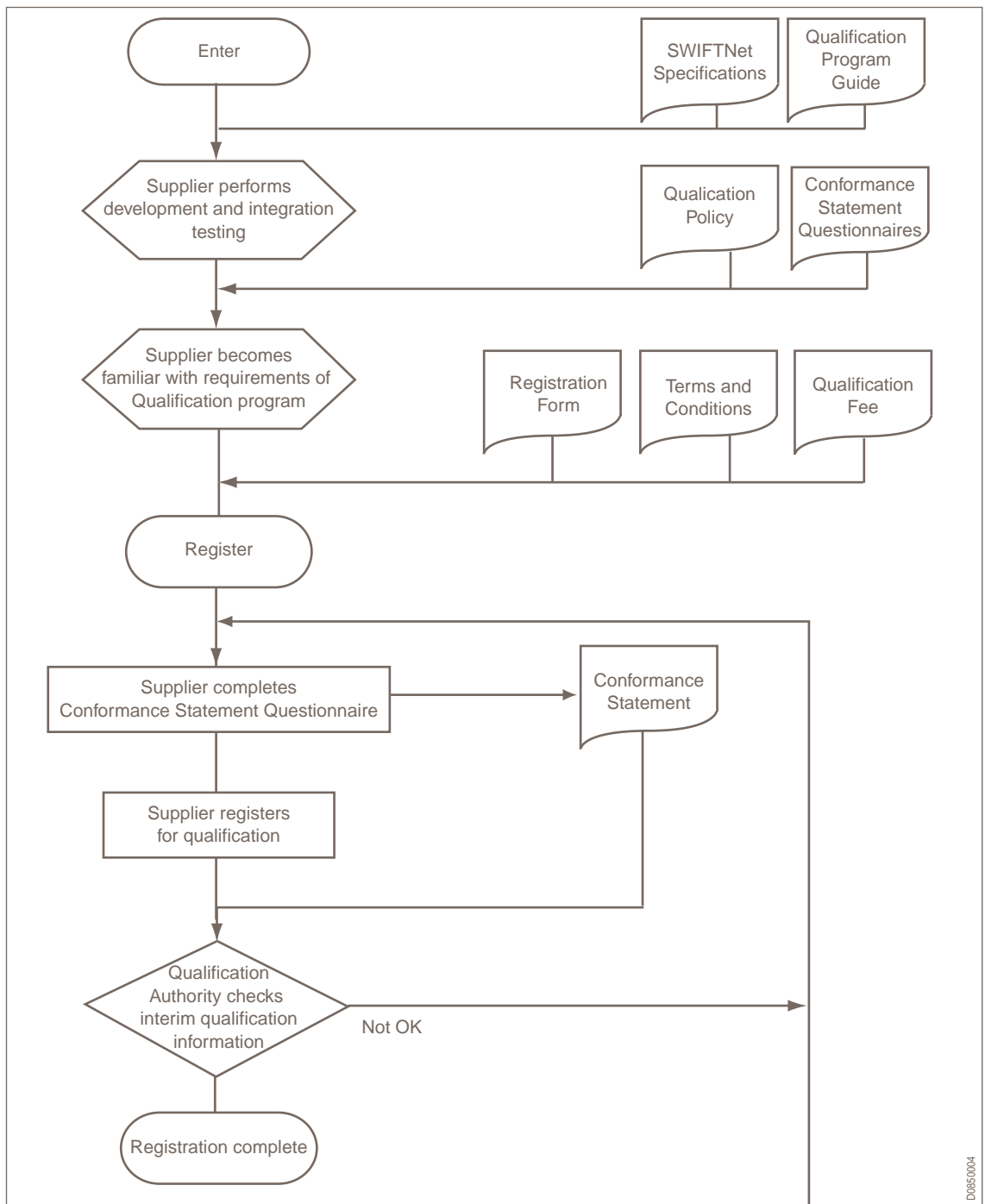
The supplier must complete an *Interface Conformance Questionnaire* to describe the product and the way in which it meets the conformance requirements. SWIFT produces a *conformance statement* from the information provided in the questionnaire. The *conformance statement* contains information about the product, for example, the version, the operating environment, the options that the supplier claims the product supports, and any other related information. It also contains the information necessary to set up and configure any applicable tests.

## 3. **Qualification application**

The supplier must submit the following completed documents to the SWIFT Qualification Authority:

- *Interface Qualification Registration Form*, which includes the supplier's consent to the *SWIFT Partner Programme Terms and Conditions*
- *Interface Conformance Questionnaires*

The SWIFT Qualification Authority reviews the submission to ensure that it is complete and correct. If it finds an error or inconsistency, then the supplier must correct any problems before continuing with the qualification process.



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## 1.2 Conformance Testing and Interim Qualification

### Procedure

#### 1. Test configuration

The SWIFT Qualification Authority and, where applicable, the SWIFT Test Authority, use the information in the *Interface Conformance Statement* to define any requirements for formal testing. This includes defining the parameters for any tests that the product must undergo.

The SWIFT Qualification Authority provides the supplier with a definition of the formal testing requirements within six days of receiving a correct and complete application for qualification.

## 2. **Formal testing**

The supplier must formally test the product using a currently authorised version of the applicable test specification. The supplier submits the test results to the SWIFT Qualification Authority for audit.

The SWIFT Qualification Authority grants interim qualification to products that pass all the applicable tests. If any test has failed, then the supplier must resolve the issue and repeat the tests if necessary. The test report must indicate that the supplier has run all applicable tests.

The list of tests that the SWIFT Qualification Authority currently authorises for use in the programme is available from SWIFT.

For information about how to obtain the *test specifications* and how to submit results to the SWIFT Qualification Authority, see the *Interface Qualification Programme Guide*.

## 3. **Audit**

The SWIFT Qualification Authority checks the following documents to ensure that the qualification information that the supplier has submitted demonstrates that the product has passed the formal testing process and meets the applicable conformance requirements:

- *Interface Qualification Registration Form*
- *Interface Conformance Questionnaires*
- test results

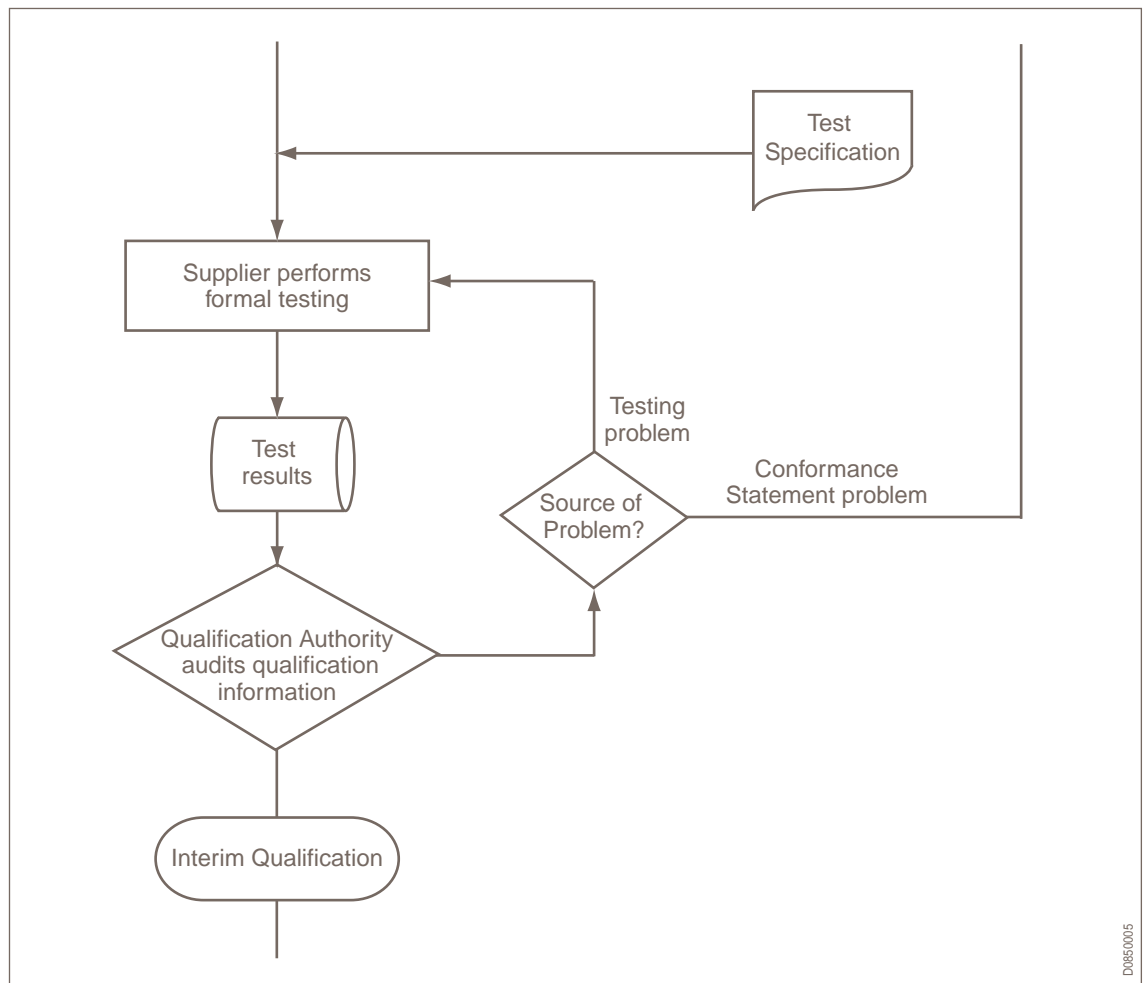
The SWIFT Qualification Authority performs the audit of all qualification-related information within six business days of receiving a complete submission.

## 4. **Interim qualification**

If the audit result indicates that the product has successfully met the *Interface Conformance Questionnaire* requirements, then the SWIFT Qualification Authority enters the product into the interim section of the *Qualification Register*, and notifies the supplier in writing of the audit result.

Suppliers have the option to keep qualification confidential for a defined period of time. For more information, see "Confidentiality" on page 26. During this period, SWIFT does not include the product in the publicly accessible section of the *Qualification Register*. In addition, the supplier must not use the qualification trademark with the qualified product.

If the audit indicates that the product has not met conformance requirements, then the SWIFT Qualification Authority rejects the application for qualification and reports the discrepancies to the supplier. The supplier may undertake corrective action and re-apply.



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## 1.3 Customer Implementation and Full Qualification

### Procedure

#### 1. Customer implementation

To achieve full qualification:

- A product must undergo successful implementation and testing at a customer site within three months of achieving interim qualification
- The supplier must submit a written report to the SWIFT Qualification Authority within 30 days thereafter.

The SWIFT Qualification Authority audits the report.

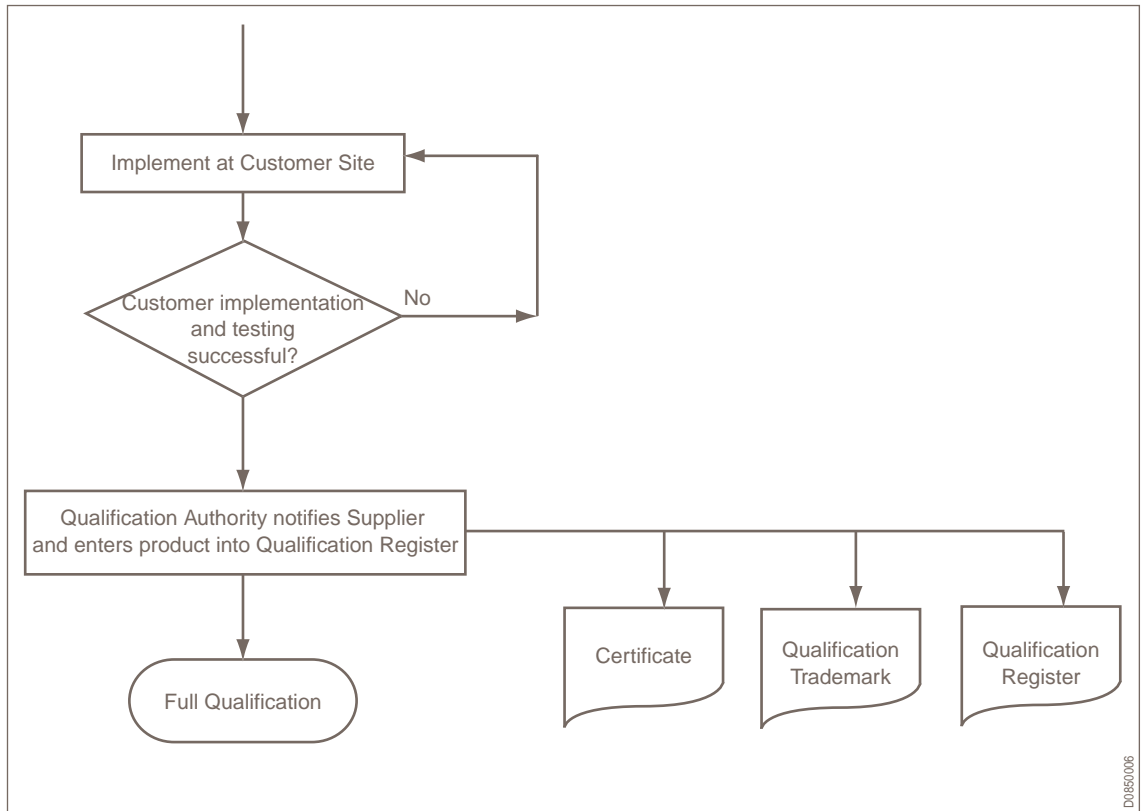
#### 2. Notification and publication of qualification

The SWIFT Qualification Authority notifies the supplier about the audit result.

If the result is successful, then the SWIFT Qualification Authority takes the following steps:

- issues a *certificate of qualification* to the supplier along with notification that the applicable qualification trademark can now be used in connection with the qualified product
- enters the product into the *Qualification Register*

For information about the use of the trademark, see the *SWIFT Partner Programme Terms and Conditions*.



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## 2 Conformance Requirements

### Introduction

Interface qualification for products that meet the conformance requirements is made available for each SWIFTNet release.

From time to time, SWIFT issues new versions of its specifications and collects them together into consistent sets to aid product deployment, development, qualification, and testing. Such a set is called a SWIFTNet release specification. Suppliers that want to provide solutions in the SWIFTNet environment must ensure that products meet the conformance standards, as described in the *qualification programme*.

## 2.1 Interface Conformance Requirements

### Conformance requirements

Conformance requirements include conformance to the applicable SWIFTNet specifications, as interpreted by SWIFT at any given time. These can include compliance indicators, for example, test reports from a currently authorised version of the *test specifications* or other documentary evidence substantiating the conformance claim.

It is an explicit condition of interface qualification that the supplier of a qualified product warrants and represents that the qualified product meets the applicable conformance requirements.

SWIFT specifies the conformance requirements for interface qualification in a *Interface Conformance Questionnaire* document. A conformance questionnaire document contains a set of functionality specifications that SWIFT has designed and documented, and against which suppliers can qualify products. There is one conformance questionnaire for each category of product that suppliers can qualify.

Each *Interface Conformance Questionnaire* document includes the following:

- a description of the nature and the purpose of the product
- detailed technical conformance requirements
- reference to specific testing requirements that the supplier must complete satisfactorily
- a summary of the issues involved in the migration to the current product standard from previous versions

### Definition of the Interface Conformance Statement

- built from the *Interface Conformance Questionnaire* that the vendor submits for qualification
- documented set of claims that describes precisely how the product meets the conformance requirements and the optional features it supports
- precisely identifies the qualified product and the environment in which conformance is guaranteed
- includes details of the specific configurations that have been used to validate conformance
- When SWIFT qualifies a product, it includes the corresponding *Conformance Statement* in the *Qualification Register* entry for the product.

**How to change the Interface Conformance Statement**

Only the SWIFT Qualification Authority can make changes to the *conformance statement* of a qualified product. If the supplier wants to change administrative details, for example, contact names and addresses, then the SWIFT Qualification Authority makes these changes upon request. Any other change that involves a product name or the conformance of the qualified product, is subject to the requirements described in "Modifications to Qualified Products" on page 17

**Conformance Statement Questionnaire**

- The supplier submits a *Conformance Statement Questionnaire* to the SWIFT Qualification Authority as part of the process for applying for qualification.
- Suppliers must ensure that the *Conformance Statement Questionnaire* for a qualified product is kept accurate and up-to-date.

## 3 Qualification Trademarks

### Introduction

The supplier can apply the relevant qualification trademarks to the product after the following conditions are fulfilled:

- The supplier has agreed to the *SWIFT Partner Programme Terms and Conditions*.

The licence to use the qualification trademark is included in the SWIFT Partner Programme Terms and Conditions.

The *terms and conditions* requires the supplier to publicly warrant and represent that each of its qualified products meet the applicable conformance requirements. The supplier must also agree to the policies that SWIFT has expressed in this document. The supplier's agreement with the *terms and conditions* gives the product buyer confidence that the product conforms to SWIFT qualification specifications and will continue to do so.

- The SWIFT Qualification Authority has provided written notice that the product has achieved qualification.

### Awarding the trademarks

The supplier can use the qualification trademarks on or in relation to qualified products. Suppliers cannot use these trademarks with products that have not completed the qualification process, or that have been withdrawn from the qualification process.

SWIFT's awarding of the trademarks to a product is not an endorsement of that product.

### Use of the qualification trademarks

The supplier of a qualified product must ensure that the product continues to conform to the applicable SWIFTNet specifications, including all interpretations that SWIFT have granted.

The SWIFT Qualification Authority has the right to audit the supplier's claims of conformance, and adherence to the requirements of this policy and the *terms and conditions*.

The SWIFT Qualification Authority may, at any time request suppliers of qualified products to provide any information that SWIFT can reasonably relate to conformance of the qualified products' with the applicable SWIFTNet specification. If the supplier fails to provide such information within 45 days of the request, then the SWIFT Qualification Authority can remove the product from the *Qualification Register*. See "Removal of the qualification trademarks" on page 14

### Non-conformance

Buyers and prospective buyers of a qualified product that discover a non-conformance in the qualified product can report this to SWIFT.

If SWIFT finds that a qualified product no longer meets the conformance requirements, then the SWIFT Qualification Authority notifies the supplier.

The supplier must then do one of the following:

- within 30 days, rectify the nonconformity to the satisfaction of the SWIFT Qualification Authority
- within 30 days, satisfy the SWIFT Qualification Authority that the qualified product conforms to the conformance requirements

- within 30 days, cease use of the qualification trademarks in relation to the qualified product, in which case the product ceases to be a qualified product
- within 15 days, invoke the appeals process

In this case the supplier has 15 days from the completion of the appeals process to implement the decision, or to stop using the qualification trademarks in relation to the qualified product. See "Appeals" on page 25

If the supplier fails to take these actions within the given timescales, then the product ceases to be a qualified product.

### **Removal of the qualification trademarks**

If a product ceases to be a qualified product, then all rights that the supplier has, to use the qualification trademarks on or in relation to that product, cease immediately. The supplier must remove the qualification trademarks at its own expense from all subsequent production of that qualified product, and from all sales literature and other materials. The SWIFT Qualification Authority may inspect any such previously qualified product, its sales literature, or other materials to ensure that the supplier has adequately removed the qualification trademark.

Once the supplier has removed the rights to the qualification trademarks, it will have to re-qualify the product if it wants to use the qualification trademark in the future.

If the supplier fails to adhere to these provisions, then SWIFT considers that the supplier has breached the *terms and conditions*. SWIFT will then terminate the agreement.

## 4 Qualification Register

### Definition of Qualification Register

The *Qualification Register* is a record of all qualified products. The SWIFT Qualification Authority maintains this register on its web site. The *Qualification Register* contains the name of the supplier, the name of the qualified product, and the *Interface Conformance Statement* for the product.

### Inclusion in Qualification Register

If the SWIFT Qualification Authority is satisfied that the supplier's product meets the applicable conformance requirements and that the product has met all other requirements for qualification, then it takes the following steps:

- issues written notice to the supplier that the product is a qualified product
- enters the product in the *Qualification Register*

### Removal from the Qualification Register

The SWIFT Qualification Authority only enters qualified products in the *Qualification Register*. Therefore, if a product ceases to be a qualified product, then the SWIFT Qualification Authority removes it from the *Qualification Register*.

A product ceases to be a qualified product in the following circumstances:

- The supplier requests the SWIFT Qualification Authority to withdraw the product from the *Qualification Register*.
- The product ceases to meet the conformance requirements. See "Conformance Requirements" on page 11.
- The supplier fails to meet the renewal requirements or declines to renew the qualification. See "Renewal process" on page 20.

# 5 Test Specifications

## Introduction

As part of the *qualification programme*, SWIFT makes *test specifications* available for both pre-qualification testing and formal testing for qualification. This section defines the types of test releases that SWIFT makes available, and describes the process for reviewing and formally accepting new *test specifications* for use in the *qualification programme*.

## 5.1 Test Releases

### Development releases

The supplier uses development releases for pre-qualification testing, to make sure that its product meets the conformance requirements and is ready to enter the qualification process. Suppliers can access development releases using the integration testbed, which SWIFT makes available free of charge to suppliers who are SWIFT registered partners.

SWIFT designs development releases to enable developers to perform development and quality assurance testing of a product both before qualification and on an ongoing basis. This allows developers to ensure the continued conformance of a product.

### Qualification releases

Qualification releases are the *test specifications* that SWIFT has approved as being suitable for conformance testing.

From time to time, SWIFT approves new qualification releases for use in the *qualification programme*. SWIFT may introduce new tests as replacements for existing tests or as part of a continuing policy of extending test coverage.

### Test execution results

For audit purposes, the SWIFT Qualification Authority archives all test results for an application for a new qualification or for an update to an existing qualification. The SWIFT Qualification Authority keeps archives for a period of three years, to provide an audit trail.

# 6 Modifications to Qualified Products

## Introduction

Qualification applies not just to a single instance of a product, but also to a family of related products. This section defines what a supplier must do to maintain the qualified status of a product that has been modified. It also explains how to create a new product, based on a previous qualified product. The following information details the types of modifications that a supplier can make to qualified products, and any corresponding requirements for re-testing, re-qualification or both.

## 6.1 Qualification Requirements

### 6.1.1 New Qualification Required

#### Overview

The following table describes the instances in which the supplier requires new qualification for a modified product. In each new case, the supplier must submit a new application for qualification together with a new *conformance statement* and the applicable test results. Upon the supplier's successful completion of the qualification process, the SWIFT Qualification Authority creates a new entry in the *Qualification Register* for the new version of the product. It also issues a new qualification certificate. The *Qualification Register* entry for the original qualified product remains unchanged, unless the supplier explicitly requests to have it deleted.

#### New qualification required

Reason for update	Test requirement
New software version	Full test campaign
Reduced feature version	Full test campaign
Rebadged or OEMed products	None

#### New software version with a material change

A material change in the software is a change that may affect its conformance to the applicable product standard, or may affect the results of testing, using any SWIFT-approved test. A new version of a qualified product that contains a material change in the SWIFTNet-related software constitutes a new product with respect to testing and qualification. The supplier must submit a new application for qualification of the new software version.

It is the supplier's responsibility to ensure that the qualified product remains compliant and to determine whether a modification constitutes a material change.

For clarification, a **material change** includes, but is not limited to the following:

- changes that may have an impact on the behaviour of currently supported mandatory and optional features of the product standard
- additions to, or removal of, support for optional features
- changes that may have a direct or indirect impact on the behaviour of a test
- changes in other hardware or software components that may affect the behaviour of the SWIFTNet related software

### Changes that are not a material change

Changes to software that **do not** constitute a material change under this definition must meet both of the following conditions:

- changes to software represent functionality entirely outside the scope of the current interface product specifications
- changes are entirely disconnected from SWIFTNet-related software

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**Note** A change to another operating system version or a change to a hardware platform does not normally constitute such a material change. If in doubt, then the supplier can contact the Qualification Authority.

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### Reduced feature version

A product is qualified with a defined set of features that it supports as claimed by the supplier. A reduced-feature version is one in which the supplier re-packages and ships it as a new product with a reduced set of supported features. The result is a new product with respect to testing and qualification. A reduced feature-version constitutes a new product and the supplier must submit a new application for qualification.

### Rebadged or OEMed products

If more than one supplier ships technically identical products, then each supplier must apply for qualification to have each product listed in the *Qualification Register*. A rebadged or OEMed product shipped by a different supplier constitutes a new product with respect to qualification, because the new supplier assumes the warranty for the product. The supplier does not have to re-test such a product. However it must provide SWIFT with a reference to the test results of the previously qualified product to which it is technically identical. The supplier must do this with the agreement of the supplier of the referenced qualified product.

To add a new entry to the *Qualification Register* for the rebadged or OEMed product, the supplier must submit the following:

1. a new application for qualification, indicating that the product is identical to an already qualified product
2. a *conformance statement* that is technically identical to the qualified product (apart from the product name and vendor information), and reference the test results of the previously qualified product
3. a written statement, indicating that the rebadged or OEMed product is technically identical to the referenced qualified product
4. a written notification from the supplier of the original product, authorising the supplier of the rebadged product to reference the test results from the original product for the new listing

If the rebadged product successfully meets audit requirements, then the SWIFT Qualification Authority updates the *Qualification Register* to reflect the rebadged or OEMed product, and issues a new certificate of qualification.

## 6.1.2 Qualification Information Update Required

### Overview

The following table describes the instances in which the supplier must provide a qualification information update for the relevant modified product. In the case of a maintenance release, the supplier must request an update of the original *Interface Conformance Statement* and the

*Qualification Register*. In the case of a renamed product, the supplier must amend the request to the SWIFT Qualification Authority.

#### Qualification information update required

Reason for update	Test requirement
Maintenance release	None
Renamed products	None

#### Maintenance release

Suppliers can issue maintenance releases and field upgrades to qualified products throughout the life time of the products.

To update the entry in the *Qualification Register* to reflect the maintenance release version of the qualified product, the supplier must take the following steps:

- request an update of the original *conformance statement*
- request an update of the *Qualification Register* entry for the qualified product

Maintenance releases that **do not** require re-testing or re-qualification must meet both of the following conditions:

- consist entirely of changes to software that represent functionality outside the scope of the current SWIFTNet specifications
- are entirely unconnected from SWIFTNet related software

#### Renamed products

If a supplier wants to rename a qualified product, but there is no change to the qualified product's software or hardware operating environment, then the supplier can amend the request to the SWIFT Qualification Authority. In this case, the SWIFT Qualification Authority changes the product name on the *conformance statement* and in the *Qualification Register*, and issues a new certificate of qualification. The supplier is required to provide a written statement to the SWIFT Qualification Authority indicating that it has made no material changes to the qualified product.

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**Note** Except where specifically stated in this document, any other variant of a qualified product that may have a material effect on the conformance of the product to the interface product specifications constitutes a new product. A new product is subject to full testing and qualification.

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# 7 Renewal process

## Qualification

Suppliers must renew a product's qualification under certain circumstances, as defined by the SWIFT Qualification Authority. This section explains the duration of a qualification and the re-qualification process.

## Duration of qualification

SWIFT renews a product's qualification in January each year during the lifetime of the SWIFTNet release, unless it receives written notice to withdraw the product from the *Qualification Register*. Qualification is valid from the date at which the SWIFT Qualification Authority provides written notice to the supplier that the product has achieved qualification.

## Re-qualification

If SWIFT has changed the related product standards information, then the supplier of a qualified product must apply for re-qualification for each new SWIFTNet release.

The SWIFT Qualification Authority defines the requirements renewal. Changes in test coverage between the previous qualification and the re-qualification, and the interpretations that have been granted since the previous qualification typically determine the need for re-testing. If a supplier must re-test a product, then the SWIFT Qualification Authority notifies the supplier.

If the supplier does not re-qualify the product, then the SWIFT Qualification Authority removes the qualified product from the *Qualification Register*. SWIFT then no longer considers the product to be a qualified product.

When the supplier has met all the requirements, the SWIFT Qualification Authority renews the qualification and informs the supplier. The SWIFT Qualification Authority updates the *Qualification Register* and issues an updated certificate to reflect the renewed qualification.

# 8 Problem Reporting and Interpretations Process

## Introduction

During the qualification process or the preparation phase, a supplier may encounter a problem that inhibits (or will inhibit) the qualification effort. In this case, the supplier can file a problem report to seek a resolution of the issue. The SWIFT Qualification Authority is the sole interface with the supplier for problem reporting, though others will be involved in determining the resolution.

The types of problems that the supplier may find include the following:

- Errors or ambiguities in the specifications to which the product must conform. This applies specifically to the SWIFTNet specifications, or the underlying standards referenced by the SWIFTNet specifications.
- errors in the *test specifications* used to assess conformance with the SWIFT specifications
- errors in the qualification system, specifically as it relates to the registration process, the agreements, and the completion of *conformance statements*

The supplier uses the problem report specifically to report the types of errors in this list that inhibit the qualification effort. For general questions on the qualification process, executing the tests, and other problems not covered in this section, contact the SWIFT Qualification Authority at [swiftnet.cbt.qualification@swift.com](mailto:swiftnet.cbt.qualification@swift.com).

## 8.1 Problem Reporting

### Resolution process

The SWIFT Specification Authority reviews and provides a resolution to all problem reports. The key element of the review process is a deterministic time line for a formal resolution to the problem report.

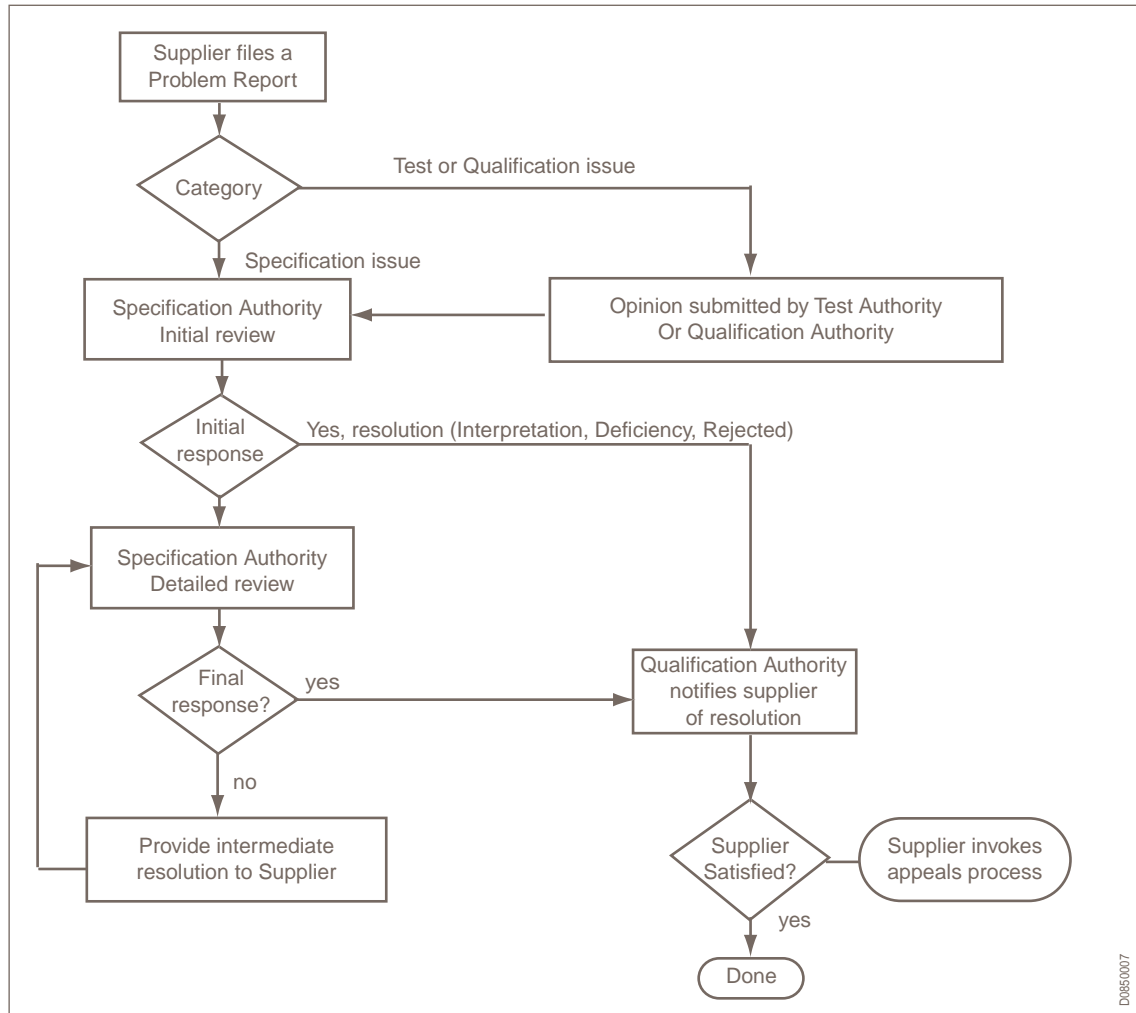
The SWIFT Specification Authority performs a preliminary review and provides an initial response to the supplier within five business days of the supplier submitting the problem report. This preliminary review enables SWIFT to resolve simple problems quickly. The SWIFT Specification Authority undertakes a more detailed review of more complex issues, or issues that the preliminary review has been unable to resolve. The SWIFT Specification Authority provides final resolution within an additional five business days.

The supplier remains anonymous throughout the problem report resolution process, which means that SWIFT keeps prequalification activity entirely confidential.

The SWIFT Specification Authority requires an opinion from the SWIFT Test Authority to resolve problem reports related to testing. Similarly, for problem reports related to the qualification system, the SWIFT Specification Authority requires an opinion from the SWIFT Qualification Authority.

The following flowchart outlines the process:

### Problem report resolution



### Continued conformance

Interpretations, test specification deficiencies, and qualification system deficiencies never cause previously qualified products to be *unqualified*, but can affect a qualified product's continued conformance. The definition of conformance evolves over time based on interpretations, test specification deficiencies, and qualification system deficiencies. SWIFT requires that qualified products always conform to the current definition of conformance.

The possible outcomes for problem report resolution are as follows:

- accepted as an error or an ambiguity in the specifications (an interpretation)
- accepted as an error in a test (a test specification deficiency)
- accepted as an error in the qualification system (a qualification system deficiency)
- rejected

## 8.2 Interpretations Process

### Specification definitions

An interpretation elaborates or refines the definition of a SWIFTNet specification, therefore clarifying an error or ambiguity in the specification. Interpretations always apply to a specific version of a SWIFTNet specification and are permanent against that version. Interpretations remain in force until the specification is updated, at which point, the elaboration or refined definition must be incorporated into the updated version of the specification.

If a problem report includes rationale that cites conflict with a previous or subsequent version of the specification to which it relates, then the SWIFT Specification Authority assesses the problem report without reference to such rationale. In particular, conflict with another version of the same SWIFTNet specification does not in itself form grounds for granting an interpretation.

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**Note** Interpretations can only result in product behaviour that was not previously considered to conform, now being declared to conform.

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The SWIFT Specification Authority decides the meaning of conformance to standard referenced specifications in the SWIFTNet context. The SWIFT Specification Authority processes problem reports regarding such underlying or referenced specifications as normal. It rejects problem reports regarding underlying or referenced specifications in any other context.

## 8.3 Resolution of Problem Reports

### Test specification deficiency

A test specification deficiency is an agreed error in a *test specification*. Test specification deficiencies apply to a specific version of a *test specification*, and are permanent against that version. The deficiency remains until SWIFT updates the *test specification*, at which time, it must have fixed the error. If the SWIFT Test Authority decides not to fix a test specification deficiency, then it submits a new problem report and assigns it as a test specification deficiency against the new *test specification*.

In all circumstances, the supplier must run the complete *test specification* during formal testing. The existence of any test specification deficiency does not absolve a supplier from running the test in question, or any part thereof.

### Qualification system deficiency

A qualification system deficiency is an agreed error in the qualification system. The qualification system includes the workflow, and the information systems that SWIFT provides to enable the supplier to implement the qualification process. Qualification system deficiencies apply to the version of the qualification system in which SWIFT or the supplier finds them. If the problem is blocking the qualification effort, then SWIFT creates a patch which is made to the qualification system to enable qualification to proceed. In this case, the problem will be fixed in a future update of the qualification system and the qualification system deficiency will remain in force until such update.

## 8.4 Problem Report Repository

### Problem reports

The SWIFT Qualification Authority maintains a repository of all submitted problem reports including the technical details, such as the nature of the problem and its current resolution status.

A supplier may cite an interpretation, test specification deficiency, or qualification system deficiency to resolve discrepancies in test reports or to support an application for qualification in any other way, regardless of the origin of the problem report.

# 9 Appeals

## Introduction

If SWIFT finds that a qualified product no longer meets the conformance requirements, then the SWIFT Qualification Authority notifies the supplier. The supplier can challenge this decision by making an appeal. This appeal must be made within 45 days or the supplier must stop using the qualification trademark.

## 9.1 Appeals Process

### Appeal circumstances

The circumstances under which a supplier can appeal include but are not limited to the following:

- The supplier disagrees with the resolution of a problem report.
- The supplier disagrees with the SWIFT Qualification Authority's grounds for denying the award of qualification.
- The supplier of a qualified product disagrees with a formal notification of the need to rectify a non-conformance.

Suppliers must make appeal requests to the SWIFT Qualification Authority.

# 10 Confidentiality

## Introduction

SWIFT holds all information relating to a supplier and the product to be qualified as confidential during the qualification process (that is, before SWIFT awards qualification). This includes information related to the *Interface Qualification Registration Form*, the *conformance statements*, and any problem reports. Test results are always confidential. The supplier and the SWIFT Qualification Authority are not permitted to disclose them in any publicly available document or to any third party.

## 10.1 Disclosure of Qualification Information

### Qualification information

Qualification information consists of the achievement of qualification, the description of the qualified product and the *conformance statement* for the qualified product. The supplier must not make public any claims of conformance or information related to the qualification process until after the SWIFT Qualification Authority has notified the supplier in writing that the product has passed the qualification process.

The SWIFT Qualification Authority makes qualification information publicly available in the *Qualification Register*. The *Qualification Register* is available on the SWIFT Qualification Authority's web site at [www.swift.com](http://www.swift.com) > Qualified interfaces.

# Appendix A

## A.1 Glossary

### Terms and definitions

Term	Definition
<i>Certificate of Qualification</i>	A document issued by the SWIFT Qualification Authority that identifies the qualified product, the supplier, the applicable <i>conformance statements</i> and the start and end dates of qualification
<i>Conformance Requirements</i>	A definition of the mandatory and optional behaviour that a product must implement, and any other technical or non-technical requirements that it must meet to be considered compliant. The conformance requirements usually refer to one or more SWIFT technical specifications and may refer to specifications from other sources.
<i>Conformance Statement</i>	The supplier's documented set of claims that describes precisely the way in which the product meets the conformance requirements, including which optional features it supports. The <i>conformance statement</i> provides a precise identification of the qualified product and the environment in which the supplier guarantees conformance.
<i>Indicator of Compliance</i>	A document containing the results of a test execution or other assessment of a product against some or all of the conformance requirements in a product standard.
<i>Interim Qualification</i>	Certain product standards include a report on a successful customer implementation as an indicator of compliance. Interim qualification is achieved when the SWIFT Qualification Authority audit is complete but SWIFT has yet to evaluate the customer implementation report.
<i>Problem Report</i>	A question of clarification, intent, or correctness of a specification, a test, or the qualification system, which, if accepted by the SWIFT Specification Authority, is resolved into an interpretation, test deficiency, or qualification system deficiency respectively.
<i>SWIFT Partner Programme Terms and Conditions</i>	The agreement that governs the roles and responsibilities of SWIFT and the supplier in the context of the <i>qualification programme</i> .
<i>SWIFT Qualification Authority</i>	The SWIFT department that manages the day-to-day operations of the <i>qualification programme</i> .
<i>Interface Qualification Programme Guide</i>	The document that describes the processes by which a supplier achieves qualification for a product. The supplier uses the guide along with this policy document. This policy document defines what a supplier must do, whereas the guide provides instructions regarding how a supplier achieves product qualification and where the supplier can obtain relevant information and documents.
<i>Qualification Register</i>	The official list of all qualified products, which is maintained by the SWIFT Qualification Authority, and which SWIFT makes publicly available. The <i>Qualification Register</i> is divided into separate sections for interim qualification and full qualification.
<i>Qualification Trademark</i>	SWIFT's Qualification Trademark, or other marks as designated from time to time by SWIFT.
<i>Qualified Product</i>	A product that has successfully completed the qualification process, and for which the supplier has been notified in writing by the SWIFT Qualification Authority that qualification has been achieved.

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<i>Interface Qualification Registration Form</i>	A form completed by the supplier to register a particular product for qualification. The form contains information about the supplier and the product to be qualified.
<i>SWIFT Specification Authority</i>	The SWIFT department that develops, maintains, and interprets specifications.
<i>Supplier</i>	A product vendor who is interested in applying for qualification, or who has qualified a product in the <i>qualification programme</i> .
<i>Test Specification</i>	Test software, test data, and documented processes that are used to produce indicators of compliance as identified in the <i>Interface Conformance Requirements</i> .
<i>SWIFT Test Authority</i>	The SWIFT department that maintains a <i>test specification</i> and conducts tests.

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