



# SWIFTReady Application Profile

2010

<b>SWIFT Partner</b>	CLEAR2PAY N.V.	<b>Application</b>	Open Payment Framework 11
<b>Business Area</b>	Payments	<b>Label</b>	SWIFTReady Payments

<b>HQ location</b>	Brussels, Belgium	<b>Partner contacts</b>	<b>Contact name</b>	<b>e-mail</b>	<b>Phone</b>
<b>SWIFT contact</b>	Corinne Beranger	Global contact	Derek Upton	derek.upton@clear2pay.com	00 32 15 795200
<b>Web site</b>	www.clear2pay.com	Local office 1	Wim Lettens	wim.lettens@clear2pay.com	00 32 15 795200
<b>Product URL</b>	http://www.clear2pay.com/pages/en/solutions/OpenPaymentFramework.htm				
<b>Product Overview</b>	The Open Payment Framework is built entirely on a Service Oriented Architecture (SOA) delivering common, reusable services consisting of a comprehensive data model, choreographed payment business processes and configurable services including parsing, validation, cost based routing, warehousing security, auditing and many more. From this core framework, Clear2Pay has created pre-defined solutions including the Bank Payment Hub, SEPA, International & Domestic payments, Remittance and Faster Payments for the UK				

Functional overview		
Standards	MT (FIN payload)	Yes
	MX (ISO20022)	Yes
	FpML	No
	FIX	No
	XBRL	No
	Standards Developer Kit (SDK) embedded	No
Directories	Other standards (please specify)	
	BIC	Yes
	BICPlusIBAN	Yes
	SEPA Routing	Yes
Business Domain	Regulation compliance and reporting	Yes
	Risk management (liquidity, market, operation)	Yes
	Pre-trade and trading	No
	Matching, Clearing and Confirmation	No
	Settlement and Reconciliation	No
	Straight Trough Processing (STP)	Yes
	Operational Reporting	Yes
	Financial Crime Prevention	Yes
Reference Data and Business Intelligence	Yes	

Integration with SWIFT				
Direct integration	Alliance Access	AFT	Yes	
		MQSA / MQHA	Yes	
		ADK	Yes	
		SOAP	Yes	
	Alliance Gateway	RAHA	Yes	
		WSHA	Yes	
		MQHA	Yes	
		FTA/ FTI	Yes	
		Alliance Lite	AutoClient (LATS)	Yes
		Vendor interface		
Indirect integration	SWIFTReady Financial EAI	Any		

Industry initiatives supported		
Payments	SEPA	Yes
	E-invoicing	Yes
	Insurance	Yes
	Giovannini	No
Securities	MIFID	No
	TARGET 2 for Securities	No
	EuroClear CCI	No

Messaging features	
Message creation and processing	Yes
Message technical or business activity monitoring (BAM)	Yes
Message flow control	Yes
Message exception handling	Yes
Message reconciliation	Yes
Message switching and routing	Yes
Message repair and STP enrichment	Yes
Message reporting and auditing	Yes
Message validation (syntax, XML Schema)	Yes
Message validation (SWIFT Network rules or MFVR)	Yes
Message validation (market practices)	Yes
Message translation (MT-MX)	Yes
Message transaction management	Yes
Message entry (Graphical User Interface)	Yes

SWIFT message type or category (MT, MX, others)		
Incoming messages (ex 103, 54X...)	Outgoing messages	
010-011-012-019		
1xx	1xx	
2xx	2xx	
9xx	9xx	
n90-n99	n90-n99	
pain*	pain*	
pacs*	pacs*	
camt*	camt*	

Target customer type		
Banks	Retail and Personal banking	Yes
	Commercial and Business banking	Yes
	Investment and Merchant banks	Yes
	Central and National banks	Yes
Securities	Broker / Dealer	
	Funds and Investment Manager	
	Custody and Asset Management	
Market Infrastructures	Payments (RTGS, Target 2, ...)	Yes
	Securities (CSD, CCP, T2S,...)	
Others	Corporate	Yes
	Insurance	Yes
	Other to specify	Yes

SWIFT messaging services supported	
FIN	Yes
FileAct - Real Time	Yes
FileAct - Store & Forward	Yes
InterAct - Real Time	Yes
InterAct - Store & Forward	Yes
Browse	Yes

Product Performance	
Maximum number of messages per hour	18 million
Highest number of messages per day by largest customer	8 million
Is your application scalable (locally or on other platforms)	Yes

Technical deployment	
Mainframe	Yes
Windows PC or Unix box	Yes
Software as a Service (SaaS)	Yes
Add-on component (SOA, Web Service, Alliance add-on)	Yes
Integration middleware (EAI, ESB, BPM)	Yes

Geographical reach			
Region	Sales staff	Support staff	Customers
North America	4	45	4
Latin America	1	0	1
Northern Europe	7	400	4
Southern Europe	2	15	2
Middle-East & Africa	5	10	2
Asia Pacific	6	100	6

Reference customers				
Institution	Customer contact			
Santander Group	Name	Susana Naranjo	Email	<a href="mailto:snaranjo@isban.es">snaranjo@isban.es</a>
Standard Bank South Africa	Name	Karl Fuchs	Email	<a href="mailto:Karl.Fuchs@standardbank.co.za">Karl.Fuchs@standardbank.co.za</a>
Credit Lyonnais	Name	Stefano Monti	Email	<a href="mailto:stefano.monti@lcl.fr">stefano.monti@lcl.fr</a>