



SWIFTReady Application Profile

2010

SWIFT Partner	TATA Consultancy Services Ltd	Application	TCS BaNCS Payments
Business Area	Payments	Label	SWIFTReady Payments

HQ location	Mumbai, India	Partner contacts	Contact name	e-mail	Phone
SWIFT contact	Diana Makienko	Global contact	R. Vivekanand	R.Vivekanand@tcs.com	+91 44 66164732
Web site	www.tcs.com	Local office 1	Malladi Lakshminarayana	Malladi.Lakshminarayana@tcs.com	+91 80 67253114
Product URL	http://www.tcs.com/offerings/bancs/solutions/payments/Pages/default.aspx				
Product Overview	TCS BaNCS - Payments enables institutions to efficiently manage payments and cash management needs across multiple markets operating across time zones. With components for correspondent banking, wire transfers, ACH processing, standing order, direct debits, mandate management, checks electronic clearing and cash management, the payments solution from TCS BaNCS is a true multi-product, multi-entity offering that can help institutions realize a centralized payments hub that increases operational efficiency, enables STP and reduces maintenance costs.				

Functional overview		
Standards	MT (FIN payload)	Yes
	MX (ISO20022)	No
	FpML	No
	FIX	No
	XBRL	No
	Standards Developer Kit (SDK) embedded	No
	Other standards (please specify)	
Directories	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	No	
		SOAP	Yes	
	Alliance Gateway	RAHA	No	
		WSHA	No	
		MQHA	No	
		FTA/ FTI	No	
		Alliance Lite	AutoClient (LATS)	No
		Vendor interface		
Indirect integration	SWIFTReady			
	Financial EAI			

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)	No

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

SWIFT message type or category (MT, MX, others)			
Incoming messages (ex 103, 54X...)		Outgoing messages	
MT101	MT203	MT101	MT203
MT102	MT205	MT102	MT205
MT102+	MT205COV	MT102+	MT205COV
MT103	MT900, MT950	MT103	MT900, MT950
MT103+	MT910	MT103+	MT910
MT200	MT920	MT200	MT920
MT202	MT940/1/2	MT202	MT940/1/2
MT202COV	MTn90/1/2/5/6	MT202COV	MTn90/1/2/5/6
MT210	MTn98	MT210	MTn98
MT201	MTn99	MT201	MTn99

Target customer type		
Banks	Retail and Personal banking	Yes
	Commercial and Business banking	Yes
	Investment and Merchant banks	No
	Central and National banks	No
Securities	Broker / Dealer	No
	Funds and Investment Manager	No
	Custody and Asset Management	No
Market Infrastructures	Payments (RTGS, Target 2, ...)	Yes
	Securities (CSD, CCP, T2S,...)	No
Others	Corporate	No
	Insurance	No
	Other to specify	

SWIFT messaging services supported	
FIN	Yes
FileAct - Real Time	No
FileAct - Store & Forward	Yes
InterAct - Real Time	No
InterAct - Store & Forward	No
Browse	No

Product Performance	
Maximum number of messages per hour	60,000
Highest number of messages per day by largest customer	10,000
Is your application scalable (locally or on other platforms)	Yes

Technical deployment	
Mainframe	No
Windows PC or Unix box	Yes
Software as a Service (SaaS)	No
Add-on component (SOA, Web Service, Alliance add-on)	Yes
Integration middleware (EAI, ESB, BPM)	No

Geographical reach			
Region	Sales staff	Support staff	Customers
North America	5	2	1
Latin America	3	0	0
Northern Europe	5	3	5
Southern Europe	3	0	2
Middle-East & Africa	5	2	1
Asia Pacific	2	0	0

Reference customers					
Institution		Customer contact			
Société Générale , Switzerland		Name	Mr Thierry Roehm	Email	thierry.roehm@socgen.com
Société Générale , Italy		Name	Mr Thierry Roehm	Email	thierry.roehm@socgen.com
First National Bank		Name	Ms Leane Visser	Email	leane.visser@firststrand.co.za