Frequently Asked Questions
For SWIFTRef Users

The document describes Frequently Asked Questions (FAQs) about access to and distribution of SWIFTRef products and services, including the Alliance Bank File and the BIC Directory. This includes information about ordering, access activation and limitations, trial accounts, support, distribution channels, and data contribution through online Publishing Area Keys (PAKs). This document is for current or future SWIFTRef customers.

07 October 2016
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Preface

Purpose of the document

The document describes Frequently Asked Questions (FAQs) about access to and distribution of SWIFTRef products and services, including the Alliance Bank File and the BIC Directory. This includes information about ordering, access activation and limitations, trial accounts, support, distribution channels, and data contribution through online Publishing Area Keys (PAKs).

Audience

This document is for future or current customers that use SWIFTRef products and services:

- SWIFTRef user administrators
- swift.com administrators
- Customers that order SWIFTRef products and services
- Trial users
- Publishing Access Key (PAK) users
- Online application users
  - Bankers World Online
  - BIC Archive Online
  - BIC Directory Online
  - MT094 Broadcasts Online
- Users that download directory files from swiftrefdata.com

Significant changes

The following tables list all significant changes to the content of the Frequently Asked Questions since the following previous editions. These tables do not include editorial changes that SWIFT makes to improve the usability and comprehension of the document.

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Related documentation

- Identity Management - Frequently Asked Questions (available on the Knowledge Base on www.swift.com)
- Identity Management Online Help
- Publication Schedule and Distribution Information
- Registration / deregistration process on www.swift.com KB tip 2106959
- SWIFTRef Release Letter (sent by e-mail to all SWIFTRef data file subscribers)
How-to Videos for SWIFTRef Users

SWIFT has created videos that show how to perform specific tasks, including tasks for SWIFTRef users. You can access these videos through the Knowledge Base on www.swift.com. A swift.com user name (e-mail) and password are required.

SWIFT adds new videos on a regular basis. To stay informed about all new tips and videos, subscribe to the Knowledge Base RSS feed. To subscribe, log in to the Knowledge Base on www.swift.com. Under Recent tips, click Knowledge Base Recent Tips (upper right-hand side of screen). Click Subscribe to this feed, then click Subscribe.

• How does a SWIFTRef Administrator view his contract details
• How does a SWIFTRef Administrator grant and revoke user access to various products
• How to grant a SWIFTRef user the administrator role
FAQ about Getting Started with SWIFTRef

Procedure

1. **Order SWIFTRef products and services**
   
   Your institution must have the appropriate subscription. To order a product or service, go to [Order Products & Services](#).

   **Tip**
   
   If you want to try a product before ordering it, then ask for a trial access or view the sample files:
   
   - **For SWIFTRef online products or Web services (APIs)**
     
     See [FAQs about Requesting Free Trial Access](#) on page 62.
   
   - **For SWIFTRef directory files**
     
     Sample files are available on [www.swift.com/swiftref > Documentation > Products](#).

2. **Check your browser configuration** (see [FAQ about Browser Configuration](#) on page 15).

3. **Check your access to SWIFTRef products**

   To use an online product or Web services, or to download directory files, you must have access to the product. For more information, see [How can I see which SWIFTRef products I have access to?](#) on page 18.

4. **Get access to SWIFTRef products**

   If you do not have access, then contact your institution's SWIFTRef user administrator. For more information, see [How does a user with a swift.com account get access to SWIFTRef products?](#) on page 20.

5. **Download files and use services**

   You can download files and use services and online products as described in the following table.

<table>
<thead>
<tr>
<th>Product</th>
<th>Where to access</th>
<th>More information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manual download of daily and monthly SWIFTRef files</td>
<td><a href="#">www.swiftrefdata.com</a></td>
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<tr>
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<td>• The appropriate <a href="#">Technical Specifications</a> available on the <a href="#">User Handbook A-Z</a> or <a href="#">www.swift.com/swiftref &gt; Documentation &gt; Products</a>.</td>
</tr>
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<td>Your FileAct queue</td>
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</tr>
<tr>
<td>Online products, such as Bankers World Online</td>
<td><a href="#">www.swiftrefdata.com</a></td>
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</tr>
<tr>
<td>SWIFTRef APIs</td>
<td><a href="#">www.swiftrefdata.com</a></td>
<td>• <a href="#">SWIFTRef API Technical Specifications</a> RESTful API JSON Format</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• <a href="#">SWIFTRef API Technical Specifications</a> RESTful API XML Format</td>
</tr>
</tbody>
</table>
### 6. Order PAK access

You can maintain your financial institution's reference data through online tools. This is an optional service. These Publishing Area Keys (PAKs) are available for IBANs, SEPA clearing and settlement mechanisms, and SSIs. For more information, see [FAQs about Publishing Area Keys (PAKs)](page 55).

### 7. Subscribe to the SWIFTRef Release Letter

Subscribe to the monthly *SWIFTRef Release Letter* to stay informed about additions and modifications to the SWIFTRef data files and the delivery channels. For more information, see [FAQ about Subscription to SWIFTRef Release Letters](page 48).

<table>
<thead>
<tr>
<th>Product</th>
<th>Where to access</th>
<th>More information</th>
</tr>
</thead>
<tbody>
<tr>
<td>SWIFTRef Automated Download Service</td>
<td>Service base URL&lt;br&gt;<a href="https://www.swiftrefdata.com/filesdownload">https://www.swiftrefdata.com/filesdownload</a></td>
<td>SWIFTRef Automated Download Service Technical Specifications</td>
</tr>
</tbody>
</table>
FAQ about where to Find SWIFTRef Documentation, Sample Files, and Schemas

Customers can find the following documents and files on the User Handbook A-Z and on www.swift.com/swiftref > Documentation > Products:

- Frequently Asked Questions documents
- Technical specifications and user guides
- Publication and distribution information
- Sample files
- XML schemas

You can also access the technical specifications and the publication and distribution information on www.swiftrefdata.com (after login) > Download Area > Technical Specs tab.

**Note**

The SWIFTRef Release Letter is e-mailed automatically to all users with a subscription to file download. The SWIFTRef Release Letter is published monthly, approximately one week before the file publication date.
FAQs about where to Access Directories and Online Tools

Where do I access directory files and online tools?

You can access all SWIFTRef directory files, online tools, services, and applications through one single website: www.swiftrefdata.com.

A customer must use a swift.com user profile and a password to access the protected areas on www.swiftrefdata.com.

Directories are only visible to customers that have an active subscription to the product, package, or service.

The www.swiftrefdata.com domain is an application platform only. Customers can access support and management functions through the www.swift.com domain.

SWIFTRefdata Home Page
<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
</table>
| 1    | **My Online Products**  
The SWIFTRef products that the user has access to |
| 2    | **My SWIFTRef**  
Allows easy access to the download area, recently viewed pages, and other useful links. |
| 3    | **Updates**  
Includes links to industry-related topics and links to the latest information about SWIFTRef tools and files |
FAQs about Logging in and Passwords

How do I log in to swiftrefdata.com?

You can access all SWIFTRef directory files and online tools through one single website: www.swiftrefdata.com.

For more information, see Where do I access directory files and online tools? on page 11.

To improve the access and management to SWIFTRef products, SWIFT uses a single sign-on for swiftrefdata.com. Single sign-on means using swift.com user profiles to log in to swiftrefdata.com instead of maintaining two unique user profile and password pairs for swift.com and swiftrefdata.com.

Prerequisites

• You must be a registered SWIFTRef user. If you are not registered, then see FAQ about Getting Started with SWIFTRef on page 8.
• You must be an activated user (see How does a user without a swift.com account get access to SWIFTRef products? on page 19).

Procedure

2. Click Login Here on the Your SWIFTRef access point page.

   You are redirected to the SWIFT customer login page on www.swift.com.

3. Type your e-mail address and your password and click Sign in.

   Tip Swift.com multi-profile users (that is, users with different BICs) can select any BIC. There is no dependency on which BIC is used for login when accessing swiftrefdata.com.

4. Select the module of your choice under My Online Products or the file that you want to download under My SWIFTRef (only enabled services and files are available).
What if I forget my swift.com user profile password?

Procedure

1. If you forget your password, then go to the home page of www.swift.com. Click **Login** (in the upper right-hand side of the screen), then click **Forgot password?**.
2. Type your e-mail address.
3. Click **Submit**.
   
   You will receive an e-mail with your new password.
FAQ about Browser Configuration

What configuration tasks are needed to access swiftrefdata.com?

Introduction
To access swiftrefdata.com, additional browse access configurations are required. It is important that you comply with the following information.

For information about remote services, see How do I access remote services (Automated Download Service and Web Services)? on page 21.

Supported browsers
swift.com/swiftrefdata.com supports the following browsers:

- Microsoft® Internet Explorer® version 9 (where possible with compatibility view switched OFF)
- Mozilla® Firefox®, most recent stable version
- Google Chrome™, most recent stable version
- Google Chrome Frame™ plug-in for Microsoft® Internet Explorer® 6
- Apple® Safari® version 5.1.x

CAUTION IE6, IE7, and IE8 are no longer supported. Support for IE8 ended on 1 January 2016.

Support for TLS 1.1 will end 31 December 2017.

SWIFT will restrict the minimum supported level of connectivity through the web browser connecting to swiftrefdata.com to TLS1.1 or higher. By default swiftrefdata.com will always try to connect to the highest supported standard offered by the connecting browser, which is currently TLS1.2. TLS1.1 supports MD5 and SHA-1 level of encryption, while TLS1.2 only supports SHA256. For more information about MD5 and SHA256, see FAQ about SWIFTRef File Names on page 45.

Cipher strength for Internet Explorer
For Internet Explorer, the cipher strength must be set to 256 bit.

To check the cipher strength, open Internet Explorer. Click on the tools icon, then select About Internet Explorer.

For more information, contact your institution’s system administrator.

Network addresses
SWIFT uses a single sign-on server for user authentication (SSO). To access this server, ensure that the following network addresses are routed to your internet gateway, and not to your VPN boxes. If these are not routed to the Internet, then you will be unable to authenticate, and unable to access the swiftref.com.
SWIFT authentication server IP addresses:
- 149.134.169.0/24
- 149.134.170.0/24
- 149.134.176.0/24
- 149.134.177.0/24

www.swiftrefdata.com: 213.177.34.31

Traffic and certificates

Allow Java-related traffic (for supporting HTTP and HTTPS protocols used with SSO) on all LAN servers between SWIFT and the user's PC.

Allow traffic to and from SWIFT for SWIFTRef and SWIFT on all LAN servers:
- api.swift.com
- api.swiftrefdata.com
- @swift.com
- www.swiftrefdata.com
  - www2.swift.com
  - idp.www2.swift.com
- www.swift.com
  - www2.swift.com
  - idp.www2.swift.com

Alternatively, you may allow all traffic by using both:
- *.swift.com
- *.swiftrefdata.com

Allow transfer of login certificates to each other (both ways).

Web page errors

Also check the following items:
- Accept cookies.
- Turn off AutoComplete (Autocomplete with password remembered).
- Try with home PC (internet café instead of the office LAN) if you get "no response" or "page not available" (or "X500"). Do not use a PC that connects through SWIFT VPN boxes when not configured as described previously.
- Verify whether the browser security settings (and if applicable, the proxy server / LAN servers / Firewalls) allow third-party authentication between www.swift.com and www.swiftrefdata.com. If third-party authentication is not allowed on the customer side, then this may cause this access problem.
- It is the IDP server (idp.www2.swift.com) that handles the third-party authentication for the SWIFT site that you cannot access. (both ways). Allow all traffic related to idp.www2.swift.com and allow all your LAN servers to transfer login certificates to each other.
FAQ about Support

SWIFT Customer Support provides documentation and the Knowledge Base to help customers find information.

If you do not find the information that you are looking for, then contact Support:

- **You are registered for SWIFT Support**
  
  Create a support case: [Case Manager on www.swift.com](http://www.swift.com).

- **You are not registered for SWIFT support**
  
  - If you have a BIC, then register on www.swift.com > [Register now](http://www.swift.com) (top right hand of screen under Customer login).
  
  - If you do not have a BIC or you do not know your BIC, then contact the SWIFTRef administrator at your institution.

<table>
<thead>
<tr>
<th>Type of support</th>
<th>Contact information</th>
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</thead>
<tbody>
<tr>
<td>SWIFTRef data content and operational issues:</td>
<td>Contact SWIFT Support</td>
</tr>
<tr>
<td>- data issues</td>
<td>• User Handbook</td>
</tr>
<tr>
<td>- directory publication issues</td>
<td>• Knowledge Base on swift.com</td>
</tr>
<tr>
<td>- directory file queries</td>
<td>• Case Manager on <a href="http://www.swift.com">www.swift.com</a></td>
</tr>
<tr>
<td>- website application errors</td>
<td></td>
</tr>
<tr>
<td>- identity and access management</td>
<td></td>
</tr>
<tr>
<td>SWIFTRef sales enquiries</td>
<td>Send an e-mail to <a href="mailto:swiftref@swift.com">swiftref@swift.com</a></td>
</tr>
</tbody>
</table>
FAQs about how to Access Products and Services, and Self-Activation

How can I see which SWIFTRef products I have access to?

Procedure

1. To see which SWIFTRef products that you have access to, log in to www.swift.com. Under Profiles > Applications, scroll down to Licenses > SWIFTREF products. Click More details.

2. The SWIFTREF products page lists the products that you have access to.
How does a user without a swift.com account get access to SWIFTRef products?

Procedure

1. Ask the SWIFTRef user administrator within your institution for the passkey for the product that you need access to.

   For more information, see About Passkeys and Grant/Revoke Access on page 35.

   A passkey is linked to one domain name and one contract.

   Normally, there will be only one product per contract.


3. On the login page, click Self Activation.
4. Complete all of the fields, including your business e-mail address.

Type your passkey (that you received from your administrator) in the password field.

**Important** Your passkey is only valid for an e-mail address that is specific to the passkey. Your SWIFTRef user administrator should tell you the e-mail domain name that is allowed.

5. Click **Next**.

6. Type your phone number.

7. From the passkey, the system knows the institution that owns the contract. The system shows the BICs that are owned by the institution worldwide, if the contract allows this. For institutions without a BIC, the system also knows the owner of the contract and allows you to register for that institution without a BIC.

8. Select the BIC for which you want to register from the drop-down list.

9. If the institution has standard profiles defined, then a drop-down list displays the standard profiles that you can select.

10. Type your password, and click **Next**.

The system sends a request for registration to the swift.com administrators of the institution.

11. When the swift.com administrator approves your request, your profile on swift.com is created, and you have access to the SWIFTRef products that belong to the passkey that you used.

The system sends an e-mail to inform you about the approval of your registration.

12. You can now log in to and use the SWIFTRef online product.

**How does a user with a swift.com account get access to SWIFTRef products?**

**Procedure**

1. Ask the SWIFTRef user administrator within your institution for the passkey for the product that you need access to.

   For more information, see **About Passkeys and Grant/Revoke Access** on page 35.
A passkey is linked to one domain name and one contract. Normally, there will be only one product per contract.

2. Log in to www.swift.com with your existing profile.
3. Click Profiles > Request Accesses.
4. Click Edit.
5. Under Licenses, for SWIFTREF products, click Enter Passkey.

A pop-window appears.
6. Type your passkey and click OK.
7. Click Save.

The system verifies if your e-mail address is allowed by the passkey. After verification, the system grants you access to the SWIFTRef product that is linked to the passkey.

**How do I access remote services (Automated Download Service and Web Services)?**

**Procedure**

1. Access the Automated Download Service and SWIFTRef APIs (Web services) on www.swiftrefdata.com.
   
   For more information, see the appropriate technical specifications:
   - SWIFTRef Automated Download Service Technical Specifications
   - SWIFTRef API Technical Specifications RESTful API JSON Format
   - SWIFTRef API Technical Specifications RESTful API XML Format
2. IP addresses and security layers
To keep your systems compatible with SWIFTRef Automated File Download service, the RemoteData API service, and the RESTful API service, customers should be aware of the following information:

- www.swiftrefdata.com IP address: 213.177.34.31
- api.swiftrefdata.com IP address: 213.177.34.32
- HTTPS security layer is based on protocol TLS 1.0 + 1.1 + 1.2

**CAUTION** Support for TLS 1.0 will end 1 January 2017.

- HTTPS security layer uses X.509 certificates downloadable through this link.

3. For download automation, your institution's SWIFTRef user administrator may only grant this option to two user IDs per contract. If the administrator selects more than two, then the system displays a warning. See also [How does a SWIFTRef user administrator grant or revoke user access to SWIFTRef products?](#) on page 37

4. You can only access these services with a swift.com user ID and password pair. The customer number must be appended to the user ID. The customer number should not contain a leading zero (0). For example, this is a correct customer number: 10991211. This is an incorrect customer number with a leading zero: 010991211.

**For remote services trial accounts:**

- A private user with no pre-existing customer number must use the customer number = 0 (zero). A 0 (zero) is therefore appended to the user ID. Example of a remote services trial account user ID for a private user: joe.blogg@acme.com_0.

- If a customer number exists, then the customer should use that customer number for remote services **trial** accounts.

For more information about trial access, see [FAQs about Requesting Free Trial Access](#) on page 62.

5. SWIFT recommends the use of these "automation accounts" because authentication is granted through a machine-to-machine interface mechanism. API user IDs are not defined as individual users (for example, joe.blogg@acme.com). However, some named user accounts are also used for download automation.

**CAUTION** Once you have set up your password for the automation account for the Automated Download Service or SWIFTRef APIs (Web services), do **NOT** log in to swift.com using this automation account. There is no limit on the password expiring while it is used for remote services. If you log in to swift.com with this automation account a long time after the initial set-up, then you will have to reset the password. Resetting this password will require the user to change the password embedded in all systems that use the Automated Download Service and APIs.

In addition, using automation accounts or sharing passwords on swift.com is not recommended for security reasons.

6. If SWIFTRef user administrators and owners of the automation accounts need to reset their password, then they can click **Forgot password?** on www.swift.com. The password used for swift.com requires the customer number to be appended to the user ID (example: joe.blogg@acme.com_0).
swiftdownload@acme.com_10991211). If you do need to reset the password for an automation account, then be aware of the impact on your systems as described in step 5 on page 22.

7. The customer number can be found in Profiles after login to www.swift.com. Scripts and applications will need to be modified.

8. If you need to register a private profile against a BIC to obtain a customer number, then see Register a Private Profile against a BIC or PIC on page 23.

Related information
What is the workaround for the Java 5 authentication bug? on page 54

Register a Private Profile against a BIC or PIC

Procedure

1. Log in to swift.com with your private profile.
   The MANAGE YOUR PROFILE page appears.
2. Click the Register for an institution link.
   The Register for an institution window appears.
3. Enter the BIC, PIC, or SoldTo code and click Go.
   The system displays the institution information for the code that was entered.
4. Click Next.
   The Request another profile window appears.
5. Provide a business justification, select a password expiration time, select any additional services you would like to gain access to, and click Submit.
   A pop-up message confirms that the request is sent to an administrator for approval.
6. An e-mail is sent to you when the request is approved by an administrator.

I log in successfully to swiftrefdata.com, but I do not have access to files or online tools?

One possible reason is that your swift.com user profile is not linked to the SWIFTRef directory subscription. Contact your SWIFTRef user administrator or SWIFT Support for assistance.

Related information
FAQ about Support on page 17
FAQ about SWIFTRef BIC Products

For more information, see the BIC Plus Frequently Asked Questions.
FAQs about the EURO1/STEP1 Online Directory

How do I access the EURO1/STEP1 Online Directory?

All users of the EURO1/STEP1 Online Directory must use a swift.com user ID to access the application on www.swiftrefdata.com.

How do I Request EURO1/STEP1 Data Administrator Role, Directory File Access, and Online Access?

Procedure

1. Users have different permissions in relation to EURO1/STEP1.
2. For more information about how to view permissions, and request the data management role, access to file download and the online directory, see the EURO1/STEP1 Directory User Guide.
FAQs about the SWIFTRef Download Area and How to Download Directory Files

SWIFTRef Downloads Area

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Monthly SWIFTRef directories and files</td>
</tr>
<tr>
<td>2</td>
<td>Daily SWIFTRef directories and files</td>
</tr>
<tr>
<td>3</td>
<td>Technical Specifications per product in pdf format</td>
</tr>
<tr>
<td>4</td>
<td>Access to SWIFTRef Data Manager (customers must first order on <a href="http://www.swift.com">www.swift.com</a>).</td>
</tr>
<tr>
<td>5</td>
<td>Expand and collapse the directory file contents with + and -</td>
</tr>
<tr>
<td>6</td>
<td>One of the files contained in the SEPA Plus package</td>
</tr>
<tr>
<td>7</td>
<td>The available formats in a drop-down list</td>
</tr>
<tr>
<td>8</td>
<td>Download the appropriate file</td>
</tr>
<tr>
<td>9</td>
<td>View the latest Publication Schedule and Distribution Information document</td>
</tr>
</tbody>
</table>
How do I download a daily or a monthly SWIFTRef file?

Procedure

1. If you are a new SWIFTRef customer, then follow steps 1 to 4 in FAQ about Getting Started with SWIFTRef on page 8.
3. Click Login Here.
4. Type your e-mail and password and click Login.
5. Click Download Area.
6. Select Monthly Flat Files or Daily Flat Files.
7. Select the package or file that you want to download. Click + to see all of the files included in the package. For more information, see SWIFTRef Downloads Area on page 26.
8. Select the file format and date (for daily files).
   • For monthly flat files
     Select the file format for the package or file.
   • For daily flat files
     Select the file format for the package or file.
     Select the date using the Date Selector.
9. The daily file contains the changes of the previous day.

**Examples**

On 4 November 2015 at 02:00 GMT, SWIFTRef provides the daily files with file date 20151103. To download this file, select 03 Nov 2015 in the Date Selector.

On 5 November 2015 at 02:00 GMT, SWIFTRef provides the daily files with file date 20151104. To download this file, select 04 Nov 2015 in the Date Selector.

10. Click **Download**.

11. You can import the downloaded file into your target application, database, or Microsoft Excel. For more information, see the section about Importing files in the appropriate Technical Specifications available on www.swift.com/swiftref > Documentation > Products or on the User Handbook A-Z.

**Related information**

[FAQ about SWIFTRef Daily and Monthly Files](#) on page 43
FAQs for swift.com Administrators and SWIFTRef User Administrators

How does SWIFTRef user self-management on swift.com work?

For SWIFT applications and services, swift.com administrators and SWIFTRef user administrators have the flexibility to self-manage access to products and services which have been purchased or subscribed to.

This includes the following tasks:

- assign access for a product or a service to an existing user profile
- assign access for a product or a service to a newly registered user profile
- remove access for a product or a service to an existing user profile
- add new users
- remove (delete) existing users
- verify requests from users associated with the financial organisation or corporation
- through the SWIFTRef self-registration process, verify requests by their users for access to an online application hosted on swiftrefdata.com
- assign or revoke access for users to SWIFTRef products and services
- assign specific roles such as data updates to specific users (PAK data maintenance screens)

How do I specify the first SWIFTRef user administrator for my institution?

Procedure

1. When you order a SWIFTRef product on www.swift.com > Ordering & Support > Ordering > Order Products & Services > SWIFTRef, you are asked to specify the e-mail address of one or two people that will become SWIFTRef user administrators for the product that you order.

   After SWIFT processes the order, the swift.com profiles of these people are updated with the role of SWIFTRef user administrator.

2. In the SWIFTRef product e-form, type the e-mail address of the SWIFTRef user administrator in the appropriate field.
3. SWIFT updates the profile for these users on swift.com when it processes the order form. The specified persons receive an e-mail to inform them that their profile on swift.com has been updated.

How do I grant the role of SWIFTRef user administrator to a user in my institution?

Procedure

1. You must have the role of SWIFTRef user administrator or swift.com administrator to perform the following task.
2. Log in to www.swift.com and go to your personal profile.
   Tip To view the video version of this task, see the Knowledge base tip 5020359.
3. Select Admin functions then select Grant/revoke SWIFTRef user admin.
4. Use the search criteria to search for registered users in your institution worldwide.
5. Select the user to whom you want to assign the role of SWIFTRef user administrator.
6. Grant the user access to one or more contracts by adding contracts under Contracts this user can manage with the arrow button.
7. Click Save.
   The system grants the user the role of SWIFTRef user administrator.
8. The system sends an e-mail to inform the user about the change.

Related information

How do I specify the first SWIFTRef user administrator for my institution? on page 29
How do I remove the role of SWIFTRef user administrator from the profile of a user?

Procedure

1. You must have the role of SWIFTRef user administrator or swift.com administrator to perform the following task.
2. Log in to www.swift.com and go to your personal profile.
   Tip To view the video version of this task, see the Knowledge base tip 5020359.
3. Select Admin functions then select Grant/revoke SWIFTRef user admin.
4. Use the search criteria to search for registered users in your institution worldwide.
5. Select the user that you want to remove.
6. Use the arrow button to remove all contracts that this user can manage from Contracts this user can manage.
7. Click Save.
   The system removes the role of SWIFTRef user administrator from the profile of the user.
8. The system sends an e-mail to inform the user about the change.

How do I change the contracts a SWIFTRef user administrator manages for my institution?

Procedure

1. You must have the role of SWIFTRef user administrator or swift.com administrator to perform the following task.
2. Log in to www.swift.com and go to your personal profile.
3. Select Admin functions then select Grant/revoke SWIFTRef user admin.
4. Use the search criteria to search for registered users in your institution worldwide.

5. Select the appropriate user.

6. Under **Contracts of your institution**, select the contracts that you want to assign to the user.

   **Contracts of your institution** lists all of the SWIFTRef contracts that are currently assigned to any of the existing SWIFTRef user administrators in your institution.

7. If the selected user is already a SWIFTRef user administrator, then you can see which contracts the selected user already manages under **Contracts this user can manage**. Add or remove the SWIFTRef contracts as appropriate.

8. Click **Save**.

9. The system sends an e-mail to inform the user about the change.

### How do I view my SWIFTRef user administrator profile?

**Procedure**

1. To see if you have the role of SWIFTRef user administrator, log in to [www.swift.com](http://www.swift.com).

2. Select **Profiles > Contact Roles**. Scroll down to **Security Contact Roles**.

3. If you have the SWIFTRef user administrator role, then you also see the contracts for which you can manage the users.
How does a SWIFTRef user administrator view his contract details?

Procedure

1. Log in to www.swift.com and go to your personal profile.
   
   Tip To view the video version of this task, see the Knowledge base tip 5019534.

2. Select Admin functions then select Contract details.
3. Select a contract. This applies if you have several contracts.
4. SWIFTRef contract details page:
Item | Description
--- | ---
1 | Information about the contract
2 | The passkey and the related domain name
3 | The downloadable files linked to the contract and options that you may have ordered, such as daily updates or download automation
4 | The SWIFTRef user administrators for the contract
5 | All users for the contract

The online products that you subscribe to, such as Bankers World Online, are also available on this page (not shown in the previous screen).

**Related information**

Knowledge base video: How does a SWIFTRef Administrator view his contract details
About Passkeys and Grant/Revoke Access

Overview

There are two ways that a SWIFTRef user administrator can give staff within an institution access to SWIFTRef products:

1. grant access with the **Grant/revoke access** tab
2. with a passkey

Only an administrator can use the grant/revoke access functionality. The administrator may receive a direct request from a user, and the administrator decides that it is easier to add the user with the **Grant/revoke access** tab than with a passkey.

For more information, see *How does a SWIFTRef user administrator grant or revoke user access to SWIFTRef products?* on page 37.

About passkeys

An administrator can use the grant/revoke access functionality even if the passkey exists.

If you decide to use the passkey option, then the following rules apply:

- The passkey is used by a person within the SWIFTRef user administrator’s institution to register on swift.com and get access automatically to the SWIFTRef product linked to a specific contract. There is no need for additional approval by the administrator.

- The SWIFTRef user administrator can distribute the passkey to a large number of people in the institution. These people then decide if they want to register on swift.com and request access to SWIFTRef products. The administrator does not have to know in advance if each individual user already has a profile on swift.com.

- A passkey is linked to one domain name and one contract.

- Normally, there is only one product per contract.

- For one contract, an administrator cannot define two passkeys for the same domain name.

- An administrator cannot edit a passkey. The administrator can only add or remove passkeys.
Under **Contract details**, you see the following:

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Information about the contract</td>
</tr>
<tr>
<td>2</td>
<td>The passkey and the related domain name</td>
</tr>
<tr>
<td>3</td>
<td>SWIFTRef products linked to the contract and options that you may have ordered, such as daily updates or download automation</td>
</tr>
</tbody>
</table>

**How does a SWIFTRef user administrator access passkeys for SWIFTRef online products?**

**Procedure**

1. Log in to [www.swift.com](http://www.swift.com).
2. In your profile, select **Admin functions**, then select **Contract details**.
3. Select the appropriate contract from the drop-down list. This list contains the SWIFTRef contracts that you can manage.
4. You (the administrator) then give the passkey to new end users for self-activation.

**Related information**

[About Passkeys and Grant/Revoke Access](#) on page 35
[How does a user without a swift.com account get access to SWIFTRef products?](#) on page 19
How does a SWIFTRef user administrator add and remove passkeys?

Procedure

2. In your profile, select Admin functions, then select Contract details.
3. Select the appropriate contract from the drop-down list. This list contains the SWIFTRef contracts that you can manage.
4. Click Edit.
5. To add a passkey, click Add. Type the domain name for the new passkey.
To remove a passkey, click Remove.
6. Click Save.

How does a SWIFTRef user administrator grant or revoke user access to SWIFTRef products?

As SWIFTRef user administrator, you can only grant or revoke access to SWIFTRef products for the contracts that you manage.

The same procedure applies to grant and revoke access for the following SWIFTRef products. Just select the appropriate tab:

- online SWIFTRef products (such as Bankers World Online) and manual download (monthly file): use the Grant/revoke access tab
- daily updates: use the Grant/revoke daily update tab
- download automation: use the Grant/revoke download automation tab
**Important**  For download automation, you may only grant this option to two user IDs per contract. If you select more than two, then the system displays a warning.

**Procedure**

1. Log in to [www.swift.com](http://www.swift.com).

   **Tip**  *To view the video version of this task, see the Knowledge base tip 5019534.*

2. Select the admin function tab **Grant/revoke access**.

3. Select the contract from the drop-down list.

4. Select the product from the drop-down list. Normally, there is only one product per contract.

5. Search for the users to whom you want to grant access for this product. You can use the following search criteria:
   - Name
   - BIC
   - E-mail
   - Contract#

   This searches for users who already have access to another contract for SWIFTRef products.

   If the scope of the contract = Group, then the system searches for all users of your institution worldwide. If the scope = Site, then the system searches for users that are registered for the owner of the contract.
6. Click **Search**.

The system displays the users found. If the user already has access to this product for the selected contract, then the check box in the first column is selected.

7. Check that the e-mail address is correct.

8. You can edit the check boxes in the first column. When you select one, access is granted. If you clear a check box, then access is removed.

9. Click **Save**.

A pop-up window appears showing which users will be granted access, and for which users access will be revoked.

10. Click **Confirm**.

The system stores the changes and sends an e-mail to the users to inform them that their profile on swift.com has changed.

**Related information**

- About Passkeys and Grant/Revoke Access on page 35
- Knowledge base video: How does a SWIFTRef Administrator grant and revoke user access to various products

**As an administrator, how do I remove a newly registered swift.com user profile?**

swift.com administrators can remove users (cannot be recovered) or delete users (can be recovered) through your profile page on [www.swift.com](http://www.swift.com) (login required). For more information, see [Identity Management Online Help](http://www.swift.com).

**How do I create a user report for SWIFTRef products?**

Create a report that contains all users with access to SWIFTRef products for a specific contract.

**Procedure**

1. You must have the role of SWIFTRef user administrator or swift.com administrator to perform the following task.
2. Log in to [www.swift.com](http://www.swift.com). Select **Admin functions** then select **User report**.
3. Select the contract number from the drop-down list.
4. Click [Generate report].
5. A pop-up window appears and prompts you to open or save the report.
6. The spreadsheet with the user report is in read-only mode. For each product, the information is in different columns, which are grouped together. Click [Enable Editing]. Expand all columns to see the details.

**Important** This report does not contain the users that have access to SWIFTRef products in trial mode. Contact your institution’s swift.com administrator for this information. The swift.com administrator can generate a report about all users in your institution.
FAQ about the SWIFTRef Portfolio

- **Online applications**
  - Bankers World Online
  - BIC Archive Online
  - BIC Directory Online
  - EURO1/STEP1
  - MT094 Broadcasts Online
  - SEPA IBAN Only

- **Directory file download portal**
  - Alliance Bank File
  - Bank Directory for SAP™
  - Bank Directory Plus
  - BIC Archive
  - BIC Directory
  - BIC Directory 2018
  - BIC Plus
  - BICtoLEI
  - Country, Currency, and Holiday Directory
  - Entity Plus
  - EURO1/STEP1
  - IBAN Plus
  - SEPA IBAN Only (SEPAIO)
  - SEPA Plus
  - SSI Plus
  - SSI Plus Retail
  - SSI Plus Wholesale
  - SWIFTRef Reach Plus
  - Updates to the paper BIC Directory

- **Product packs**
  - Payments Plus
  - Corporate Pack One
  - Corporate Pack Two
  - Corporate Pack Three

- **Download Automation APIs**
  - All SWIFTRef file directories

- **swiftrefdata.com Web services APIs**
• **Publishing Area Keys (PAKs)**
  - Data owners update information for their financial institution
• **SWIFTRef Data Manager (stand-alone tool)**
FAQ about SWIFTRef Daily and Monthly Files

For more information, see the Publication Schedule and Distribution Information.
# FAQ about the SWIFTRef Directory Files Formats

For more information about the SWIFTRef directory files available on the download portal on [www.swiftrefdata.com](http://www.swiftrefdata.com), see [FAQ about the SWIFTRef Portfolio](#) on page 41.

As of November 2018, the .DAT, .DOS and .EBC formats will no longer be available. For more information, see the [BIC Plus Frequently Asked Questions](#).

<table>
<thead>
<tr>
<th>Format</th>
<th>Files</th>
<th>Type of file</th>
<th>Record format</th>
<th>Character set</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABE</td>
<td>Alliance Bank File only</td>
<td>ABE is a non-readable binary format designed for the Alliance interface.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CSV</td>
<td>UK SEPA IBAN Only Directory</td>
<td>Text file with fields separated by commas and enclosed by double quotes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| DAT    | BICDU file (BIC Directory file)  
Country, Currency, Holidays file | Text file with CR/LF separator | Fixed length | ASCII |
| DOS    | BICDU file (BIC Directory file)  
Country, Currency, Holidays file | Stream file (1) | Fixed length | ASCII |
| EBC    | BICDU file (BIC Directory file) | Stream file (1) | Fixed length | EBCDIC |
| TXT    | All SWIFTRef directory files  
except for the Alliance Bank File | Text file with CR/LF separator | Tab delimited (2) | ASCII |
| XML    | All SWIFTRef directories except for the following files:  
• Alliance Bank File  
• Bank Directory for SAP™  
• BICDU (a BIC Directory file)  
• Country, Currency, Holidays  
• EURO1/STEP1 | For more information about these files, see the appropriate Technical Specifications on [www.swift.com > Support > Documentation (User Handbook)](http://www.swift.com) | |

(1) DOS and EBC files are stream files for backward compatibility usage only.
(2) Variable length records separated by CR/LF (0D Hex/0A Hex) fields within a record are delimited by the Tab (09 Hex) character.
FAQ about SWIFTRef File Names

For more information about the daily and the monthly file names for a specific SWIFTRef product, see the appropriate technical specifications on the User Handbook A-Z.

In addition to the specific files included per SWIFTRef directory package, the following files are also included in the SWIFTRef zip files:

- **EULA.txt**
  This file is included in most downloadable file packages and in files received through the Directories Over FileAct service. This file provides information about SWIFTRef Terms and Conditions. For more information, see the SWIFTRef Services Licence Agreement.

- **sha256sum.txt**
  The Secure Hash Algorithm (SHA) validates the integrity of SWIFTRef files. The SHA256 algorithm generates an almost-unique, fixed size 256-bit (32-byte) hash.

  The SHA256 checksum replaces the md5sum, which will be removed at the end of December 2017. For files received through the Directories Over FileAct service, sha256sum.txt will be added at the end of November 2016.

- **md5sum.txt**
  This file contains the digest of the files for integrity verification.
FAQ about Country Name Changes in SWIFTRef Directory Files

A change in a country name in the SWIFTRef directory files is linked to the change of the ISO country name.

For more information, see www.iso.org > ISO 3166 Country codes > Online Browsing Platform.
FAQ about Subscription to E-mail Alerts for MT094 Online

To subscribe to or unsubscribe from the e-mail alerts for MT094 Online, you must send an e-mail to swiftref@swift.com.
FAQ about Subscription to SWIFTRef Release Letters

Procedure

1. If you have a BIC, then go to step 2 on page 48.
   If you do not have a BIC, then send your request by e-mail to swiftref@swift.com.
2. Log in to www.swift.com with your swift.com user name and password.
3. Select Personal Info then select Newsletters.

4. Click the Subscribe or the Unsubscribe link for the SWIFTRef Release Letter.
   A message appears that confirms your choice.
FAQs about the Alliance Bank File and BIC Products

Alliance Bank File or BIC Directory: which files should I use?

Although the Alliance Bank File and the BIC Directory File contain similar information, only Alliance Access and Alliance Entry customers can use the Alliance Bank File. The Alliance Bank File is only available in ABE format.

The legacy BIC Directory will be published until the end of November 2018. SWIFT encourages customers that use the BIC Directory to migrate to BIC Plus. For more information about the migration period and product availability, see BIC Plus Frequently Asked Questions.

<table>
<thead>
<tr>
<th>Item</th>
<th>Who should use these files</th>
<th>Description</th>
</tr>
</thead>
</table>
| 1    | As of November 2018, the following files will no longer be available:  
• The BIC Directory  
• BIC Directory Delta  
• BIC Directory - BIC DU | Following the adoption of the revised ISO 9362:2014 BIC standard, in March 2016 SWIFT introduced a new directory of BICs called BIC Plus. BIC Directory customers are encouraged to migrate to BIC Plus. |
### How did the BIC Directory Files in Alliance change in 2014?

In 2014, SWIFT simplified the management of the BIC Directory files in Alliance.

- **Alliance Bank File**
  
  In January 2015, a **new** non-human readable format of the Alliance Bank File with the extension of `.ABE` was made available for upload in Alliance Access and Alliance Entry.
  
  In the past, files in **TXT** and **DAT** formats could be loaded in Alliance Access and Alliance Entry.

- **Bank File**
  
  SWIFT stopped publishing the Bank File in June 2015.

  The Bank File was an older product that was available in **TXT, DAT, DOS, and EBCDIC** formats. These formats were developed for SWIFT interfaces that have been discontinued.
FAQs about the Alliance Bank File

How did the Alliance Bank File change in 2014?

The format of the files changed. They are no longer human-readable. As this file is only for Alliance applications, only Alliance Access and Alliance Entry are able to read the new format.

Who can use the Alliance Bank File?

The Alliance Bank File can be used only on Alliance Access and Alliance Entry as specified in the Alliance Access Service Description and Alliance Entry Service Description.

Users of other interfaces and applications cannot use the Alliance Bank File. Other applications must use the BIC Directory file.

How are Alliance users impacted by changes to the Alliance Bank File?

For Alliance users, no specific actions are needed. Continue importing the Alliance Bank File into Alliance as you did before.

The new file in binary format is available for upload in Alliance Access and Alliance Entry.

If you have put manual or automated procedures in place to download the files, then you may need to update these procedures.

For more information, see What is the format of the Alliance Bank File? on page 51.

If you used the Alliance Bank File for other purposes outside of Alliance Access or Alliance Entry, then you must replace it with the BIC Directory file. For more information about the available formats of the BIC Directory and how to subscribe, see Which product must I migrate to if I used the Alliance Bank File on other applications? on page 52.

What is the format of the Alliance Bank File?

The new format introduced in 2014 is a proprietary non-human readable binary format.

Only the new binary format (.ABE) of the Alliance Bank File is available. All of the old formats are no longer available.

The new files have the following names:

- ALLIANCEBANK_FULL_YYYYMMDD_ABE.zip
- ALLIANCEBANK_DELTA_YYYYMMDD_ABE.zip

YYYYMMDD is replaced with the publication date that is similar to the current files. The substring representing the platform has been removed from the file name.
Which product must I migrate to if I used the Alliance Bank File on other applications?

Customers cannot technically use the Alliance Bank File outside of an Alliance interface.

If you used the Alliance Bank File for other purposes outside of Alliance Access or Alliance Entry, then you must replace it with the another SWIFTRef BIC product.

To order a BIC product, go to www.swift.com, Ordering & Support.

For more information, see Alliance Bank File or BIC Directory: which files should I use? on page 49.

How do I download the Alliance Bank File?

Procedure

2. Click Login Here on the SWIFTRef access point page.
   You are redirected to the SWIFT customer login page on www.swift.com.
3. Type your e-mail address and your swift.com password, then click Sign in.
4. The swiftrefdata.com home page is displayed.
5. Click the Download Area.

6. Click Download for the Alliance Bank File Full or Delta.

7. If the Alliance Bank File is not in the list of documents that you can download, then order your download permission. Go to www.swift.com > Ordering & Support > Order Products & Services > BIC Directory for Alliance users (login required).

8. Click BIC Directory for Alliance users.
   The Order downloadable Directories page is displayed.

9. Under Licence info, select SWIFTAlliance Bank file from the product drop-down list. Complete the form as appropriate.

10. To receive the Alliance Bank File over FileAct, go to www.swift.com > Ordering & Support > Order Products & Services > SWIFTRef Directories over FileAct.

11. Click Subscribe (Test) or Subscribe (Live).
   The Live or Pilot Directories over FileAct subscription/change form is displayed.
12. Under **New directories**, select **BIC Directory for Interfaces**.
13. Complete the form as appropriate.
FAQ about Java Versions

What is the workaround for the Java 5 authentication bug?

Procedure

1. Long passwords can cause basic HTTP authentication to fail with a `java.net.Authenticator`.
2. To avoid known issues with Java 5, SWIFT recommends that you upgrade to Java version 7.
   If this is not possible, then the following workaround is available.
3. Workaround

   CUSTOMER SUBMITTED WORKAROUND :
   Don't use an Authenticator, create the Base64 encoded string and remove the "\n"s.

   ```java
   String encodeMe = m_username + ":" + m_sToken;
   BASE64Encoder encoder = new BASE64Encoder();
   String base64Encoded = encoder.encode(encodeMe.getBytes());
   // Important! - Get rid of any newline characters erroneously added by the Base64Encoder
   base64Encoded = base64Encoded.replaceAll("\n", "");
   basicAuthCredentialsBase64 = base64Encoded;
   ```

Related information

For more information, see the [Oracle web site](http://www.oracle.com).
FAQs about Publishing Area Keys (PAKs)

What are Publishing Area Keys (PAKs)?

Publishing Area Keys (PAKs) allow a financial institution to maintain its reference data on the SWIFTRef platform. Access is free. You just have to request access (see How do I order PAK access? on page 55).

You can access the PAKs in two different ways:

- through a SWIFTRef online tool using your unique ID to log in
- through the Bankers World Online (see the Bankers World Online User Guide)

You can access, update, and review your reference data through the following PAKs:

- IBAN PAK
- SEPA PAK
- SSI PAK

The procedures to access and update the PAKs are very similar. For more information, see FAQs about How to Access, Add, and Update SSIs on page 57.

Related information

https://swiftref.swift.com/data---collection---services

www.swift.com/swiftref

How do I order PAK access?

Procedure

2. Click here (on the right side of the screen under Request your free data entry access (PAK)).

The PAK order form appears.
3. Complete the mandatory fields marked with an *.
   In the CAPTCHA section, type the characters shown in the image.

4. Click [Submit].
   A SWIFTRef expert will contact you shortly.

5. You must use the e-mail address of your institution. In exceptional cases where you do not have a work e-mail, a personal e-mail address (such as a Gmail address) may be used. Before the PAK access is granted, SWIFT will contact your swift.com administrator to confirm your identity.

   PAK access using this personal e-mail address expires after 12 months.

How do I access and update PAKs?

The procedures to access and update the IBAN, SEPA, and SSI PAKS are very similar.

For more information, see [FAQs about How to Access, Add, and Update SSIs](#) on page 57.
FAQs about How to Access, Add, and Update SSIs

How do I access my SSI information?

You can access your Standing Settlement Instructions (SSIs) in two different ways:

1. Through a Publishing Area Key (PAK), which is a SWIFTRef online tool using your unique ID to log in

   For more information, see the following topics:
   - How do I order PAK access? on page 55
   - How do I update my SSI information? on page 57
   - How do I add an SSI? on page 60

2. Through the Bankers World Online (see the Bankers World Online User Guide)

   To order access to Bankers World Online:
   - Go to www.swift.com > Ordering & Support > Order products and services > Bankers World online (log in required). The SWIFTRef Web Query Tools Subscription form appears.
   - Under Product information, select Bankers World Online from the Web Query Tool selection drop-down list

How do I update my SSI information?

Procedure

2. Click Login Here on the Your SWIFTRef access point page.
4. Type your e-mail address and your password and click Login.
5. Click Share Your Data.

   If you do not have PAK access, then see How do I order PAK access? on page 55.

   For information about how to update SSI details through the Bankers World Online, see the Bankers World Online User Guide.

6. Under the PAK Area, click List SSIs.
7. Select the SSI that you want to update by using one of more of the search fields. Click [Search].

8. To update the record, click [Update].
To delete the record, click [Delete] (see step 11 on page 59).

9. Edit the SSI details and click [Update].
10. To update another SSI, click Back to results.

11. To delete an SSI, click Delete.
How do I add an SSI?

Procedure

2. Click Login Here on the Your SWIFTRef access point page.
4. Type your e-mail address and your password and click Login.
5. Click Share Your Data.

If you do not have PAK access, then see How do I order PAK access? on page 55.

6. Under the PAK Area, click Add SSI.
7. Complete the information and click [Update].
FAQs about Requesting Free Trial Access

Overview of how to request free trial access

If you want to try a SWIFTRef online product or Web services (APIs) before ordering, then you can request a free trial access. Free trials are valid for four weeks.

For SWIFTRef directory files, sample files are available on www.swift.com/swiftref > Documentation > Products.

How you request free trial access varies. The following table describes the different scenarios and provides links to detailed procedures.

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How do I request a free trial of a SWIFTRef product if I have a swift.com account?

**Procedure**

1. Log in to [www.swift.com](http://www.swift.com) with your existing profile.
2. Under Profiles, select Request Accesses.
3. Click Edit.
4. Under **Licenses**, for SWIFTREF products, click **Request trial access.**

A pop-window appears.

5. Select the SWIFTRef products for which you want trial access and click **OK**, then click **Save**.

The next steps depend on whether your swift.com account is linked to a BIC:

- **Your swift.com account is linked to a BIC**

  Both your swift.com administrator and the SWIFTRef commercial team must approve your request. The SWIFTRef commercial team will approve within 30 days.

  If your institution's swift.com administrator has explicitly indicated that no approval is required for trial requests, then only the SWIFTRef commercial team must approve your request (within maximum 30 days).

  **Note**  
  A swift.com administrator has the option to configure automatic approval of trial requests through the **Admin functions** tab on [www.swift.com](http://www.swift.com) (login required).

- **Your swift.com account is not linked to a BIC**

  The SWIFTRef commercial team must approve your request within 30 days.

6. Once approved, you receive an e-mail with a confirmation and you have immediate access to the requested product. A free trial is valid for four weeks.

**How do I request a free trial of a SWIFTRef product without a swift.com account?**

**Procedure if you register with a BIC**

**Procedure**

1. Go to [www.swiftref.swift.com](http://www.swiftref.swift.com).
2. Click **Get a free trial**.
Alternatively, go to www.swiftrefdata.com and click Free Trial.

The REQUEST TRIAL ACCESS page appears.

3. Complete all mandatory fields (marked with an *).

4. In the section Business info, the field BIC is optional. If you do fill in a BIC, then you request an account on swift.com for the BIC that you specify. The swift.com administrator of this BIC must approve your registration. Registration with a BIC gives you access to other applications on swift.com, and you can contact SWIFT Support for assistance.

If you do NOT fill in a BIC, then you are registered as a private person. You only have access to the SWIFTRef product in trial mode, and you are NOT entitled to contact SWIFT Support (see Procedure if you register without a BIC on page 65).

5. Type your BIC and click Go.

The system displays the institution name of the BIC that you provided.

6. Click Next.
7. Because you requested a profile for a specific BIC, the screen may contain a section to select a standard profile. If the institution of this BIC has defined standard profiles for its users, then you must select one of these standard profiles. They give access to a number of predefined applications on swift.com that the institution has chosen.

8. Select the SWIFTRef products for which you want a trial access.

9. Type your e-mail address. The institution may have restricted the domain names of e-mail addresses that are allowed by the institution.

10. Type the password (chosen by you).

11. Select the check box at the bottom of the screen that starts with: You acknowledge and agree that SWIFT...

12. Click Submit.

13. The system sends a registration request for your profile to the swift.com administrator of the BIC that you have specified.

14. Both your swift.com administrator and the SWIFTRef commercial team must approve your request. The SWIFTRef commercial team will approve within 30 days. If your institution's swift.com administrator has explicitly indicated that no approval is required for trial requests, then only the SWIFTRef commercial team must approve your request (within maximum 30 days).

   Note A swift.com administrator has the option to configure automatic approval of trial requests through the Admin functions tab on www.swift.com (login required).

15. Once approved, you receive an e-mail with a confirmation, and you have immediate access to the requested product. A free trial is valid for four weeks.

Procedure if you register without a BIC

Procedure

2. Click Get a free trial.

Alternatively, go to www.swiftrefdata.com and click Free Trial.
The REQUEST TRIAL ACCESS page appears.

3. Complete all mandatory fields (marked with an *).

4. If you do NOT fill in a BIC, then you are registered as a private person. You only have access to the SWIFTRef product in trial mode, and you are NOT entitled to contact SWIFT Support. (See also Procedure if you register with a BIC on page 63).

5. Click Next.
6. Type your institution name.
7. Select your country from the drop-down list.
8. Select the SWIFTRef products for which you want a trial access.
9. Type your e-mail address.
10. Type the password (chosen by you).
11. Select the check box at the bottom of the screen that starts with: You acknowledge and agree that SWIFT...
12. Click Submit.

The SWIFTRef commercial team must approve your request within 30 days.
13. Once approved, you receive an e-mail with a confirmation, and you have immediate access to the requested product. A free trial is valid for four weeks.
FAQ about BIC Directory Online for Alliance Essentials Kit Customers

The Alliance Essentials Kit includes access to the BIC Directory Online for a single user as stipulated in the Alliance Essential Kit Service Description.

There is no SWIFTRef user administrator for the BIC Directory Online for Alliance Essentials Kit customers.

If you need to update the BIC Directory Online user for your institution, then you must contact SWIFT Support. For more information about how to contact Support, see FAQ about Support on page 17.
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