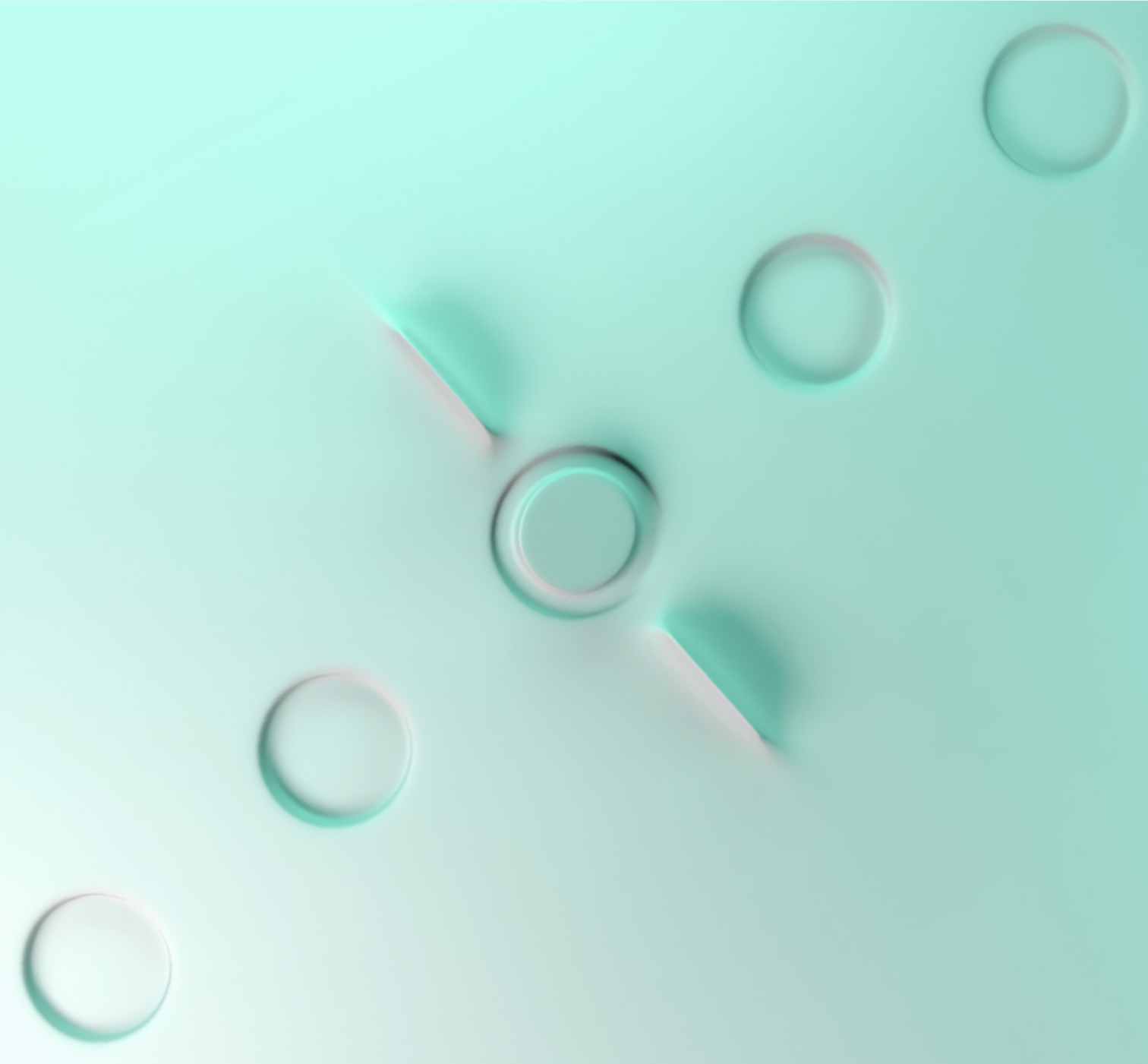


# It's time to transform exceptions and investigations



Case Management

April 2025



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## Foreword: It's time to transform E&I

As part of our vision and strategy to create instant and frictionless global transactions, we're working to enhance the customer experience at every stage of the transaction. Regulators are trying to raise industry standards too, with ambitions such as the G20 targets driving the industry towards faster, more transparent, and cheaper payments. Meanwhile, the migration to ISO 20022 presents further opportunities – and with customers increasingly expecting ISO 20022 compliance, banks that are slow to adopt will miss out on the opportunity to harness the standard's richer, more structured data.

Cross-border payments have come a long way in recent years, not least because of the improvements delivered by initiatives such as Swift GPI and Payment Pre-validation. But while we are seeing clear improvements to cross-border settlement times, the time taken to resolve exceptions and investigations (E&I) remains stubbornly high.

There are a number of reasons for this. E&I processes lack standardisation, with numerous touchpoints throughout the investigation and the widespread use of unstructured, free format messages. As a result, much manual effort and cost is expended on interpreting and processing these messages, leading to long turnaround times for investigations to be completed. Furthermore, E&I processes tend to be highly opaque, with a lack of transparency over the status of investigations and how much time they will take to resolve.

The result is considerable dissatisfaction, not just within banks' operations teams, but from customers who are often left in the dark while investigations are underway. This can have very real implications, with industry players reporting customer attrition rates of 3% or more due to poor E&I experiences. In addition, some banks' global operational costs, including fees and penalties arising from delayed settlement, can be as high as \$20 million per year. Across the industry, considerable liquidity is also tied up in inefficient exception and investigation processes.

These challenges present a great opportunity to remove friction from the E&I process once and for all, and we're working with the financial community to do so. As part of this collaboration, we've greatly enhanced our [Case Management](#) solution – centralising the E&I process to make it as seamless as possible.

Drawing on our recent research, as well as the insights we have gleaned from interviews with banks and corporates, this paper takes a closer look at how the industry can harness this opportunity to transform E&I. By doing so, we can support our community in offering end customers the best experience possible and continue to progress in our journey towards instant and frictionless global transactions.

**Jerome Piens**  
Chief Product Officer, Swift

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## Research methodology

In this paper, we harness both quantitative and qualitative data from participating institutions to outline an industry business case for [Case Management](#), illustrating the advantages of the newly introduced central orchestration utility.

Initially, banking institutions and corporates from our Case Management pilot group evaluated the solution's new capabilities. These institutions represented a variety of different sizes and were located across different geographical regions. We then undertook a series of interviews with them designed to extract insights and perceptions regarding the proposed product, while also identifying existing challenges related to exceptions and investigations.

We sent a survey to a representative sample of banks, including local, regional, and global institutions, gathering critical data points regarding current operational practices and anticipated enhancements. This data was overlaid with our own messaging volume metrics to provide a holistic, industry-wide perspective.

The business case was constructed through a bottom-up approach, leveraging the diverse data points collected. By anchoring calculations on Financial Institution Credit Transfers (FICT) and Consumer Credit Transfers (CCT) volumes, while also distinguishing between complex and non-complex investigations, we developed a nuanced business case that accurately reflects the variances inherent in different geographies and transaction types.

To ensure the robustness of the business case outcomes, we also engaged in collaborative discussions with a Case Management pilot group made up of local, multi-regional, and global banks, seeking their feedback and guidance to validate the findings and refine the proposed strategies.

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## Key findings

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### 1. Understanding the pain points in E&I

# 5-10 days

#### Average time taken to resolve investigations

Payment settlement times are now a quarter of what they were five years ago, but E&I resolution times remain unchanged – so what’s holding back the industry’s ability to improve end-to-end E&I resolution? The need for numerous touchpoints between different actors throughout the payment chain – together with free form data fields, manual processes and a lack of visibility over the status of investigations – are all contributing to slow E&I processes. Prolonged investigations not only damage the customer experience, but can also result in hefty fees and penalties.

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### 2. Quantifying the industry opportunity

# \$602 million

#### Potential industry-wide profit impact of more efficient E&I

Banks have much to gain by increasing the efficiency of their E&I processes. Our research shows that banks can greatly reduce their liquidity and operational costs, resulting in an overall industry-level profit uplift of \$602 million. Non-financial benefits include better quality processes and more transparency over the status of investigations.

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### 3. Tackling the challenges head-on

# 80%

#### Potential time savings for cross border non-complex investigations

By investing in Case Management, we’re addressing the pain points in E&I for financial institutions around the world. Through features such as smart routing, automated status reminders and responses, and end-to-end tracking, community-wide adoption can make E&I investigations faster and more efficient, with greater transparency over the status of investigations.

## Key findings

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### 4. Why now?

# 30-35%

**Corporates would direct their flows to banks that offer support for ISO 20022 compliance**

As the global migration to ISO 20022 continues, banks are increasingly adopting standardised messaging – while those that are slow to do so risk falling behind. ISO 20022 presents an opportunity for banks to raise the standard of their cross-border payments, attract new customers, and transform their E&I processes through the use of structured data.

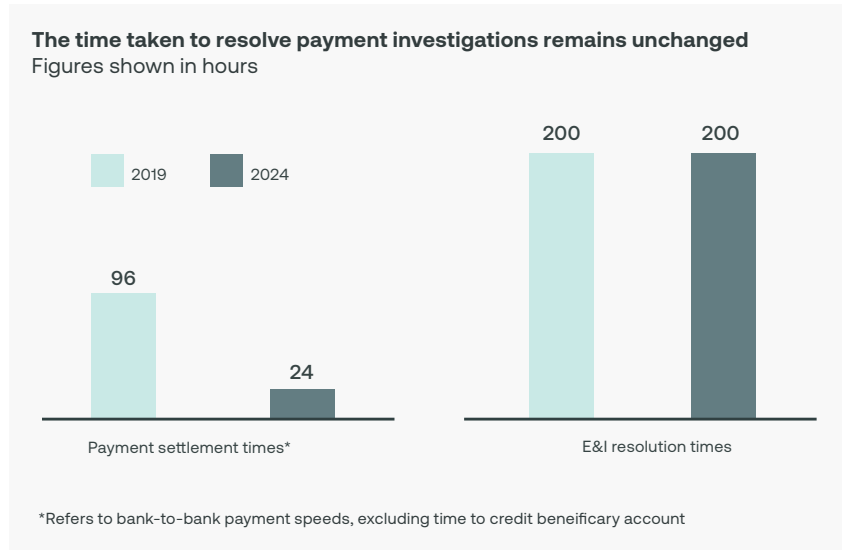
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# Chapter 1: Understanding the pain points in E&I

## Understanding the pain points in E&I

Over the last five years, cross-border payment settlement times have improved dramatically, dropping from 96 hours in 2019 to just 24 hours in 2024. And when it comes to transactions travelling over the Swift network too, things get even faster – with 90% reaching the end beneficiary bank within just one hour.

However, during the same period, the average end-to-end time taken to resolve a single investigation has remained unchanged at 200 hours.



Payment enquiries can arise for a number of reasons, including errors and missing information, as well as compliance-related requests for information (RFIs). Around 1-3% of payments result in enquiries, and resolving these queries takes time and resources. The resulting delays can also have a negative impact on customer experience, particularly when customers are not given visibility over the status of queries.

E&I tend to be very labour intensive. Investigations typically involve multiple touchpoints and numerous back-and-forth interactions as different actors in the payment chain seek to clarify queries or forward investigations.

Of course, some investigations are more labour-intensive than others, and resolution times can vary considerably depending on the type of payment being investigated and the complexity of the investigation. For example, domestic non-complex payment incidents take three days on average to resolve, compared to an average of 14 days for cross-border complex incidents.

## Complex vs non-complex investigations

E&I investigations can be categorised as either complex or non-complex:

- Complex investigations relate to labour-intensive cases with long resolution times (e.g. Requests for sanctions information).
- Non-complex investigations are associated with simpler, quicker resolutions (e.g. Creditor Claims Non-Receipt of funds).

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## Where are the pain points?

There are a number of reasons for the lack of improvement in E&I resolution times. In particular, the following systemic pain points are contributing to longer-than-necessary resolution times:

- **Unstandardised data fields.** Over 72% of the data fields used for E&I cross-border messages are free format (MT 199, MT 299) and therefore lack the clear and unambiguous information needed for rapid resolution. The lack of consistent communication protocols means that the information being relayed is insufficient, which industry participants have stated is a major contributor to payment delays and longer resolution times.
- **Manual processes.** The average E&I case involves five to 10 manual touchpoints. These include low value adding tasks, such as sending manual reminders to correspondent banks. Investigation messages are manually relayed between a series of intermediaries in a process known as 'daisy-chaining'.
- **Lack of transparency.** Banks may need to wait one to five days or more for other banks to provide visibility over the status of an E&I case. As a result, customer service teams struggle to provide customers with real-time information. Poor visibility can also make it difficult for compliance teams to meet regulatory demands.

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“Our clients are complaining about the lack of transparency in the E&I process.”

Large global bank

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## Counting the cost of inefficient E&I

The resulting lengthy and inefficient payment investigations can negatively impact banks and their customers in a number of ways:

- **Poor customer experience.** On average, investigations take five to eight days to complete, during which time customers are left without real-time updates. A suboptimal customer experience can have a significant impact on the relationship, with industry players reporting 3%+ customer attrition rate due to poor E&I experiences. It can also result in reputational damage for financial institutions.
- **Additional costs and fees.** Prolonged investigations can delay settlement, resulting in additional costs and fees. For some of the largest banks, the cost can be as high as \$20 million or more.
- **High workloads.** Inefficient processes also result in extended waiting times and workloads across multiple teams, with resolution times sometimes as high as two weeks. High workloads have led to inflated FTE costs across teams. These resources could be deployed elsewhere to generate more business value.

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“Our ability to provide transparency is often out of our control, but this is the main thing our customers complain about.”

Multi-regional, American bank

# Chapter 2: Quantifying the industry opportunity

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## Quantifying the industry opportunity

Banks that implement [Case Management](#) could realise a number of significant benefits. These include both financial and non-financial benefits.

### Financial benefits

By harnessing the benefits of Case Management, banks have an opportunity to reduce liquidity and operational costs and increase gross revenue. Users of Case Management, especially early adopters, can:

- 1. Increase revenue** by providing a better customer experience and increasing market share.
- 2. Reduce operational costs** through fee savings and FTE optimisation.
- 3. Reduce liquidity costs** by reducing E&I investigation times.

These opportunities are explored in more detail below.

### Increase revenue by improving customer experience

With faster resolution times and more transparency over the status of investigations, banks are able to improve their customers' experience – and customers have indicated that they will move their flows to banks that provide a better E&I customer experience.

By providing a better customer experience, early adopters of Case Management could therefore increase their market share. This, in turn, may enable them to increase their annual gross revenue by 3-5%, as a result of:

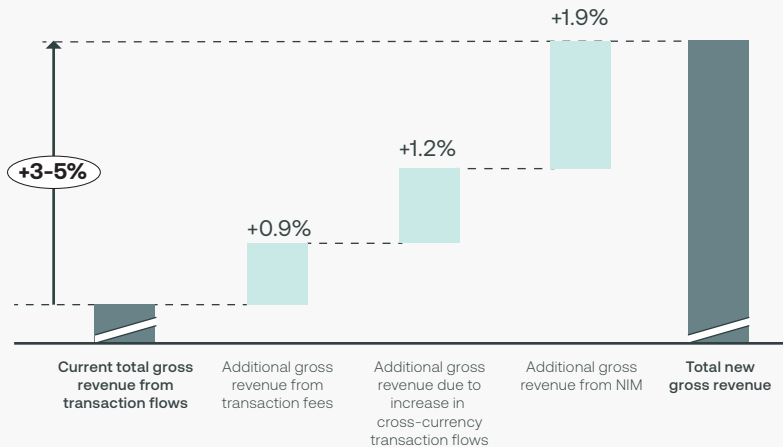
- **Additional transaction fees** due to new transaction flows.
- **Additional FX benefits** due to increased cross-currency transactions, which generate FX margin revenue.
- **Higher Net Interest Margin (NIM)** due to additional operational liquidity generated by additional flows.

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**3-5%**

New annual gross revenue for early adopters of Case Management through increased market share

### Early adopters of Case Management can gain 3-5% gross revenue



### Reduce liquidity and operational costs

At the same time, users of [Case Management](#) can achieve cost savings in two key areas:

- **Operational cost savings.** With more efficient E&I processes, banks may also be able to lower their operational costs through reduced penalty fees, agent fees and customer compensation. By automating E&I processes, and reducing the number of manual touch points, banks have an opportunity to redeploy operational staff to focus on value-added tasks. As such, the banking industry could reduce operational costs by **\$332 million**.
- **Liquidity cost savings.** Users can achieve savings on the cost of liquidity tied up in failed payments. By reducing investigation times, banks can reduce the cost of “borrowing” transaction volumes from other banks while a payment is stuck. As a result, the banking industry could reduce liquidity costs by **\$270 million**.

**\$332**  
million

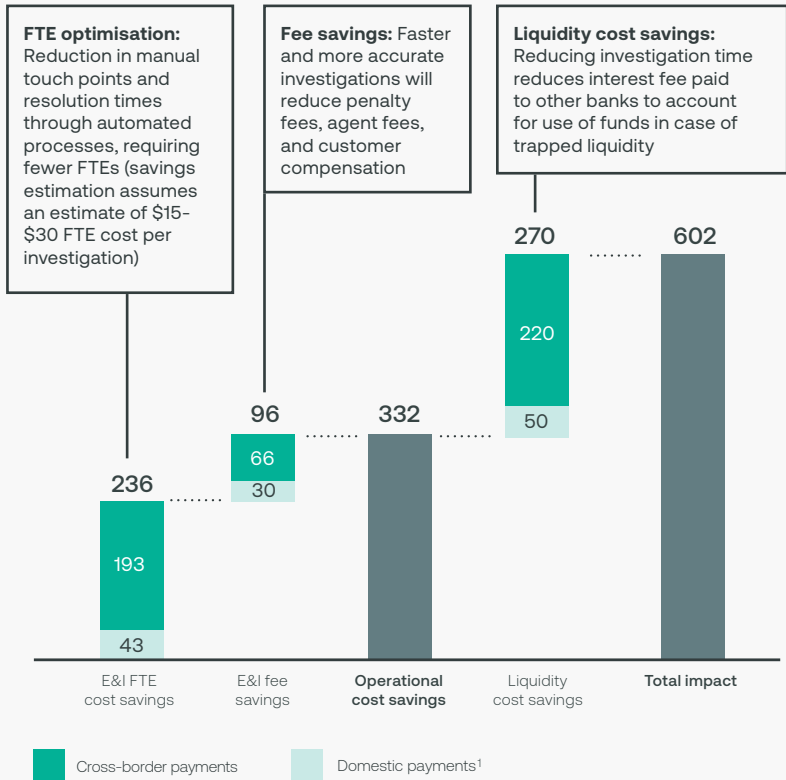
Operational cost savings by the banking industry each year

**\$270**  
million

Liquidity cost savings by the banking industry each year

### Industry-wide profit uplift from adoption of Case Management

Figures based on Swift payment message volume (USD, M)



### Percentage of industry-wide operational costs saved through adoption of Case Management

E&I FTE savings

**16%**

of current operational costs

E&I fee savings

**6%**

of current operational costs

Operational cost savings

**22%**

of current operational costs

An additional \$270M can be achieved from reduced liquidity cost, resulting in an overall profit impact ~\$602M

**Note:** This assumes industry-wide adoption, with the majority of banks adopting Case Management. Numbers may not add up due to rounding

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“Transparency on the real-time status of an investigation is crucial, and we have moved our flows away from banks that aren’t able to provide us with this.”

Global corporate

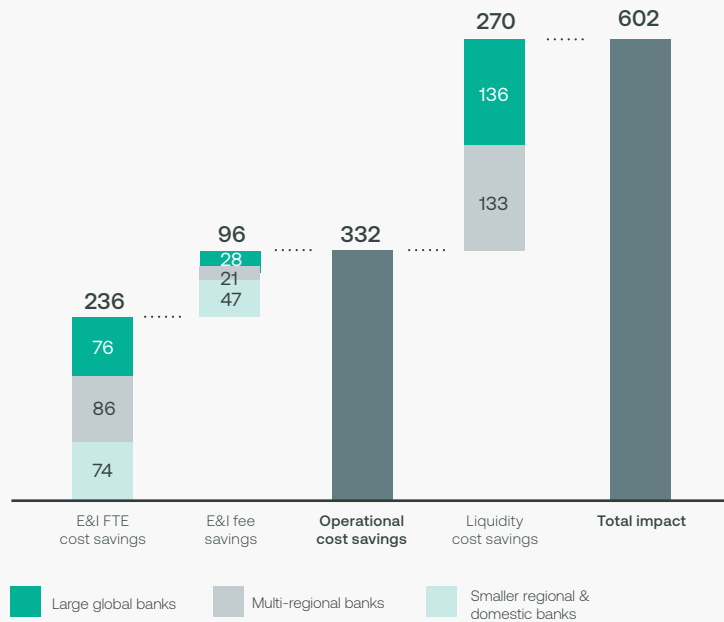
“The bank that has the best exceptions and investigations will get the best customer satisfaction and therefore get the biggest market share.”

Large global bank

“If settlements weren’t delayed, we would be able to significantly reduce additional costs such as interest and compensation.”

Multi-regional, American bank

**Profit uplift from adoption of Case Management across various bank sizes**  
Based on Swift payment message volumes, industry wide uplift (USD, M)



**Large global banks:**

- In aggregate, large global banks can achieve \$240M in overall profit uplift
- Their biggest driver is from \$136M in decreased liquidity cost, due to large global banks having more transactions freeing up to be redeployed
- Large global banks can save ~20% of current operating costs

**Multi-regional banks:**

- In aggregate, multi-regional banks can achieve \$240M in overall profit uplift
- The biggest driver is from \$133M in decreased liquidity cost, due to multi-regional banks having higher value transactions freeing up to be redeployed
- Multi-regional banks can save ~29% of operational costs

**Smaller regional & domestic banks:**

- In aggregate, smaller regional & domestic banks can achieve \$121M in overall profit uplift
- The biggest driver is from \$74M (20% of current costs) in FTE cost optimisation due to increases in automated processes reducing the requirement for FTE
- For these banks, only \$0.5M cost savings from liquidity due to the transaction size being materially lower than other groups

**Note:** This assumes industry-wide adoption, with the majority of banks adopting Case Management. Numbers may not add up due to rounding

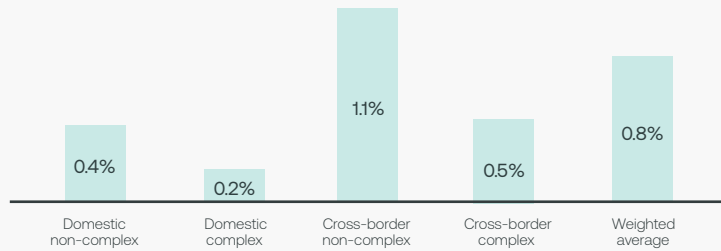
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## Differences between investigation types

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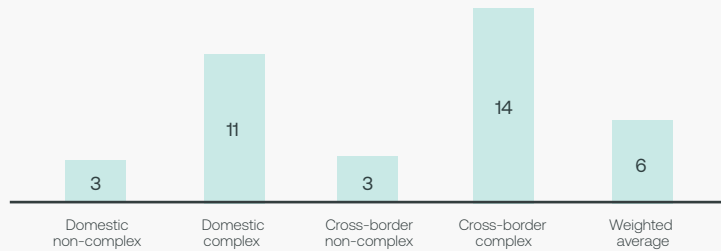
Investigations vary in complexity, from labour-intensive cases with long resolution times, like Request for Information Sanctions, to simpler, quicker resolutions, like when creditors claim non-receipt of funds. Both types can benefit from Case Management.

**Percentage of transactions that lead to an investigation in each category**



- Whilst Case Management addresses all payment incidents, non-complex incidents are more prevalent

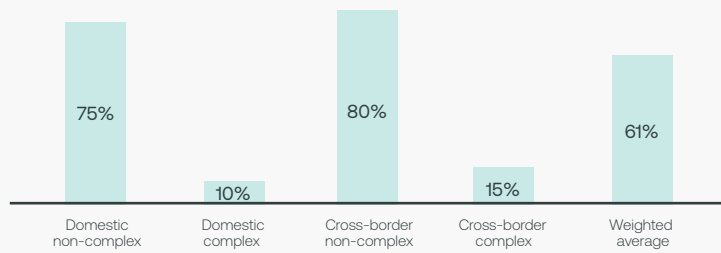
**Number of days for payment investigation resolution**



- Resolution times are longer for complex transactions or cross-border transactions

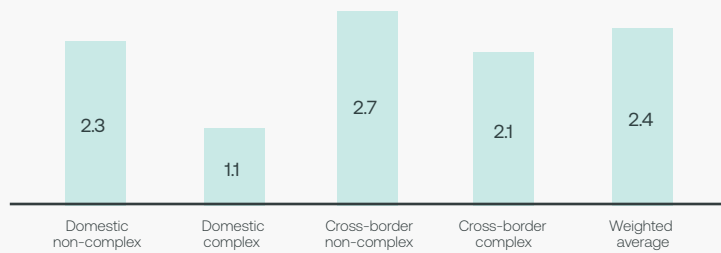
- Cross-border complex incidents take the longest with average times of two weeks

### Percentage time saving with Case Management



- Highest time savings (75-80%) for non-complex investigations due to the ability to easily automate via orchestration

### Number of days saved using Case Management



- All banks, regardless of size, would save one or more days for all investigation types  
- On an absolute basis, non-complex investigations still experience material time improvement
















#### Note

Group 1: Largest global banks in terms of payments, mostly highly automated for related E&I processing

Group 2: Multi-regional banks and large regional banks, mostly semi-automated for related E&I processing

Group 3: Smaller regional and domestic banks, mostly manual for related E&I processing

**Case Management: Operational cost savings for smaller banks**  
Relative to industry average\*

Region	Operational cost savings	FTE optimisation	Fees savings	Commentary
North America 	25%			– High transaction volume and value leading to fee savings – High FTE salary leading to larger FTE savings
South America 	22%			– High volume of domestic transactions driving fee savings – Lower FTE savings due to lower cost of labour
Europe 	20%			– High FTE salary leading to strong FTE savings – Lower transaction volumes (driven primarily by E Europe) resulting in lower than average industry savings
MEA 	21%			– Lower FTE savings due to lower cost of labour
APAC 	19%			– High transaction volumes driving strong fee savings – Lower FTE savings due to lower cost of labour

Smaller regional and domestic banks industry average

**20%**

**Note:** \*(< 1/2 = below industry average; 1/2 = in line with industry average; > 1/2 = above industry average)

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## Non-financial benefits of Case Management

Beyond the financial benefits already outlined, [Case Management](#) can improve E&I processes across three key areas:

### 1. Faster resolution of payment Exceptions and Investigations

- **Eliminating dependency on intermediaries.** Smart routing bypasses unnecessary intermediaries, removing waiting times of up to five days or more. In some instances, Case Management can automatically reply and close investigations without the need to deliver it to an agent in the payment chain.
- **Streamlining manual activities.** Manual, time-consuming administrative activities are handled by features such as pre-check, automated reminders, end-to-end tracking and data pre-population. This means investigation teams can reallocate time to value-adding activities.
- **Speeding up compliance processes.** Banks spend \$27,000 per hour on financial crime compliance. With faster E&I processes, compliance teams can address challenges such as RFIs, sanctions and AML checks, with faster turnaround times.

### 2. Better quality processes

Case Management uses 100% structured, ISO 20022 compliant messages which provide richer structured data and are universally understood, eliminating the need for clarification requests. At the same time, messages that violate business rules are automatically rejected.

High quality, standardised processes ensure that E&I meet regulatory requirements, while minimising the risk of ‘fat finger’ errors. Likewise, the use of quality E&I processes reduces the risk of sanctions, fines and penalties.

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“Moving to a more structured process will be critical to improving collaboration.”

Multi-regional, European bank

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### 3. More transparent investigations

The use of End-to-End Investigation References (EIRs) means that all teams involved in an investigation have full transparency over the real-time status of the investigation. This reduces frustration and improves overall satisfaction.

The user analytics available within the tool also provide full visibility over the efficiency and quality of the investigation process. This enables ongoing development and improvement, while allowing banks to identify any potential risks.

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“We’ve had cases where a payment has been held and we didn’t know why – if we were able to see that it was being held by compliance, we’d be able to plan accordingly.”

Global corporate

# Chapter 3: Tackling the challenges head-on

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## **Tackling the challenges head-on**

It's clear that E&I processes are ripe for improvement. As part of Swift's commitment to removing friction from every part of the transaction lifecycle, we have collaborated with the financial community to enhance our [Case Management](#) capabilities to address this challenge for institutions around the world.

In 2023, representatives from 17 leading banks collaborated to deliver a complete solution design. The resulting Case Management solution is currently being tested, validated and implemented by over 30 institutions in a closed pilot phase, with early adoption available from the end of 2024.

### **How does Case Management work?**

Case Management streamlines the E&I process through a centralised message orchestration model. Under traditional E&I processes, intermediary agents exchange messages in unstandardised formats, resulting in long response times, a lack of transparency over investigations, and significant customer frustration.

Case Management, in contrast, supports a more efficient E&I process that uses ISO 20022 compliant messages. By removing unnecessary messaging flows, and eliminating the use of free format messages, the solution speeds up response times and provides complete visibility over the status of an investigation.

The solution is available through a single window, with a ready-to-use GUI, and also offers an integrated experience with CRM applications via APIs and messaging.

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## Addressing the pain points in E&I processes

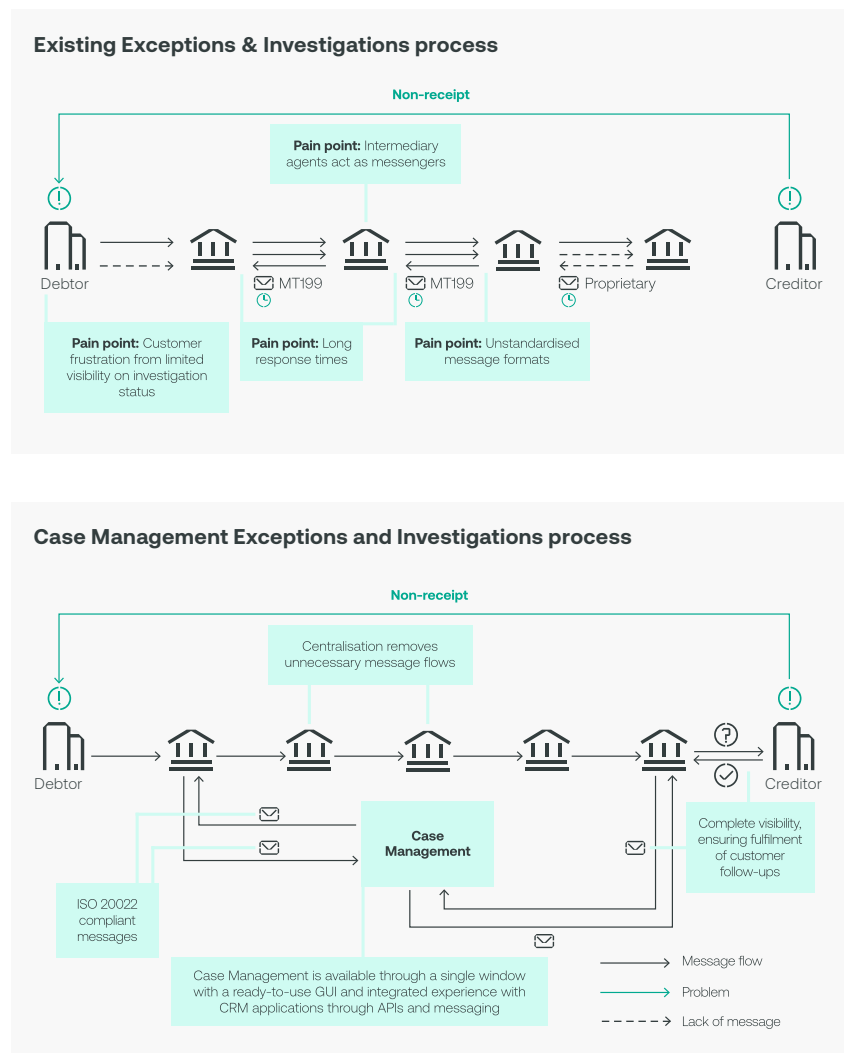
Case Management includes numerous features and capabilities which can address the existing challenges in E&I processes. These are outlined in the table below:

	Pain point	How Case Management can help
<b>Business validation</b>	Processing improper investigations wastes time.	Business validation checks are performed, meaning that messages are rejected if they violate business rules, such as responses to duplicate requests.
<b>Pre-check logic</b>	Some requests are unnecessary, duplicated, or not cancelled following changes to the underlying payment. The need for an agent means they take longer to resolve.	Pre-check logic helps prevent duplicate requests, such as starting an investigation on the wrong payment or using the wrong investigation type. Whilst data from the Payment Tracker is leveraged to automatically reply to and close investigations.
<b>Data pre-population</b>	Data is entered manually into fields, resulting in the risk of 'fat finger' errors.	Case Management can pre-populate requests with responses to investigations on the same transaction.
<b>Smart routing</b>	Investigation messages are relayed through intermediaries who are not the intended recipients.	Requests and responses are routed directly to the appropriate agent via a pre-defined workflow, reducing message flows.
<b>Automated status reminders</b>	The status of investigations has to be checked manually.	Case Management sends automated status reminders, making investigation handling more time efficient.
<b>End-to-end tracking</b>	Visibility over an investigation is limited, with no clear view of its status.	Case Management sends delivery acknowledgements and provides full transparency over the status of an investigation. End-to-End Investigation References (EIRs) allow for real-time status tracking, and link exceptions to the underlying payment, enabling in-depth investigations.
<b>Structured information</b>	Unstructured free form messages account for over 72% of all E&I messages.	Investigation requests and responses use ISO codes instead of unstructured MT199 formats. This ensures that all requests can be routed adequately and responded to with the appropriate level of automation.

“What makes this solution so strong is the combination of automation, standardisation, and real-time access to data.”

Large global bank

## Case Management streamlines Exceptions and Investigations through central orchestration



# Chapter 4: Why now?

## Why now?

The challenges of inefficient E&I processes are nothing new. But today, the global migration to ISO 20022 is presenting an opportunity for banks to transform their longstanding processes by harnessing standardised messaging.

Banks in over 70 countries have already implemented ISO 20022, with numerous clearing houses and RTGS systems moving towards mandating compliance:

- As of April 2024, Hong Kong Interbank Clearing Limited (HKICL) requires settlements for OTC Clear to comply with ISO 20022 standards.
- From July 2025, Fedwire will require ISO 20022 compliance for Fedwire Funds Service customers.
- From November 2026, CHAPS will automatically reject payments with incorrect messages.

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## Securing a competitive edge

ISO 20022 gives banks the ability to streamline compliance procedures through the use of richer data. By transforming their E&I processes with ISO 20022, banks have an opportunity to secure a competitive edge and raise the overall standard of their cross-border payments.

Conversely, banks that are slow to adopt ISO 20022 risk limiting their access to key markets and losing transaction flows. With standardisation and real-time access to data becoming the industry norm, customers are increasingly expecting ISO 20022 compliance. According to our research:

- **15-20%** of corporates would switch flows to another bank if it could provide better payment services and payment resolution services.
  - **30-35%** of corporates would direct their flows to banks that offer support for ISO 20022 compliance.
-

## The ISO 20022 migration

ISO 20022 is a rich, structured and global data standard for financial information in the payments, FX, trade finance and securities markets. It creates an enhanced common language for payments worldwide and offers the opportunity to improve customer experience with richer information, while reducing manual intervention.

By adopting ISO 20022, financial institutions can tap into numerous benefits, such as:

- **Greater operational efficiency** with higher straight-through processing (STP) rates and fewer exceptions.
- **Improved customer service** with more transparency over payment fees, clear remittance information, and estimated settlement times.
- **Better risk management** due to more effective screening and faster deployment of software releases.
- **Innovation opportunities** arising from data-driven insights and richer reporting.

The transition to ISO 20022 in payments is well underway. The coexistence of ISO 20022 and MT formats for cross-border payments and reporting messaging began in March 2023, and runs until November 2025.

During the migration, Swift is supporting the community with a number of initiatives. These include developing best practices for ISO 20022 users, as well as providing analytics to identify areas for data quality improvements, alongside a range of standards, products and services.

[Learn more >](#)

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“We selected to use the banks that are the furthest ahead of the tech curve – they are today and will be tomorrow, because they’ve invested cash into their technology.”

Global corporate

“Faster resolution times is absolutely a differentiator for many of our customers.”

Multi-regional, American bank

“Free format messages are a relic from the past; they will be gone in the near future.”

Multi-regional, European bank

# Chapter 5: The E&I transformation starts here

## **The E&I transformation starts here**

There is a significant opportunity for banks to address the longstanding challenges arising from slow, inefficient and opaque payment investigations.

As our research has demonstrated, the efficiency and transparency benefits offered by Case Management could not only deliver significant operational cost savings, but also enable early adopters to increase their gross revenue. And crucially, banks that take steps to improve their E&I processes will be better placed to reduce customer attrition and gain greater market share.

The E&I transformation starts today. By exploring how adopting Case Management can improve E&I processes across your industry, we can improve customer experiences, cut costs and increase efficiency to raise the standard of cross-border payments across the entire industry.

### **Get started with Case Management**

To learn more about Case Management or start your adoption journey, reach out to your Swift account manager or get in touch at [swiftcasemanagement@swift.com](mailto:swiftcasemanagement@swift.com).

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**Thanks to all our pilot participants for partnering with us on our journey to reimagine exceptions and investigations.**

**Pilot participants**

ABSA  
Agriculture Bank of China  
Bancolombia  
Bank of China  
Bank of Communications  
Bank of Hangzhou  
Barclays  
Bayern LB  
BNP Paribas  
BNY  
Ceca Bank  
China Construction Bank  
Citi  
Commerzbank  
Credit Agricole  
Deutsche Bank  
DNB  
DZ bank  
HSBC  
Industrial and Commercial Bank of China  
KBC  
Lloyds Bank  
NatWest  
Nordea  
Santander  
Saudi Awwal  
Shanghai Pudong Development Bank  
Standard Chartered  
Toronto-Dominion Bank  
Volksbank  
Yapi Kredi

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We're the global specialist in financial transactions – the way the world moves value across borders, through cities and over seas. We keep funds flowing, supply chains moving and the world's economies turning. No other organisation can address the scale, precision and trust that this demands.

We're unique too: a neutral cooperative established to provide a safe, secure and reliable way for the financial community to send transactions across borders. We're always striving to be better and are constantly evolving in an ever-changing landscape. We innovate tirelessly, test exhaustively, then implement fast. In a connected and challenging era, our mission has never been more relevant.

