

# Swift Compatible Application Profile 2025



Provider	CLEAR2PAY N.V.	Application	Open Payment Framework
PIC	PTSCBEGG	Version	18
Business Area	Payments	Label	Payments

HQ location	Brussels, Belgium
Provider contact	Bert de Munter
Function	Product manager
Website	<a href="https://www.fisglobal.com/">https://www.fisglobal.com/</a>
Product URL	<a href="https://www.fisglobal.com/products/open-">https://www.fisglobal.com/products/open-</a>

Provider contacts	Contact name	e-mail	Phone
Global contact	Bert de Munter	<a href="mailto:bert.demunter@fisglobal.com">bert.demunter@fisglobal.com</a>	
Local office 1	Arunkumar Balan	<a href="mailto:arunkumar.balan@fisglobal.com">arunkumar.balan@fisglobal.com</a>	
Local office 2			

Functional Overview		
Standards	MT (FIN payload)	Yes
	MX (ISO20022)	Yes
	MyStandards Base Libraries embedded	No
	Other standards (please specify)	n/a
Directories	BIC Directory	Yes
	Identifiers Directory	Yes

Integration with Swift			
Swift integration	Alliance Access R7.7 or higher	AFT	No
		MOHA	Yes
		SOAP	No
		Autoclient	No
	Lite2		

Swift Message Type / Category (Incoming & Outgoing)			
MT101	Yes	MT950	Yes
MT102	Yes	MT970	No
MT102+	Yes	MT971	No
MT103	Yes	MT972	No
MT103+	Yes	MT973	No
MT103 remit	Yes	MT985	No
MT104	No	MT986	No
MT105	No	MTn90	Yes
MT107	No	MTn91	Yes
MT110	Yes	MTn92	Yes
MT111	Yes	MTn95	Yes
MT112	Yes	MTn96	Yes
MT200	Yes	MTn98	Yes
MT201	Yes	MTn99	Yes
MT202	Yes		
MT202 cov	Yes	Mandates (pain)	No
MT203	Yes	Payments Clearing and Settlement	
MT204	Yes	(pacs)	Yes
MT205	Yes		
MT205 cov	Yes	Cash Management (camt)	Yes
MT210	Yes		
MT900	Yes	Payment Initiation (pain)	Yes
MT910	Yes		
MT920	No	CBPR+ release 2024 and 2025	Yes
MT935	No		
MT940	No	Business Application Header	
MT941	No	(head.001.001)	Yes
MT942	No		

Swift Messaging Services Supported	
FIN	Yes
FileAct - Real Time	No
FileAct - Store & Forward	No
InterAct - Real Time	No
InterAct - Store & Forward	Yes
FINplus	Yes

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

Geographical Reach			
Region	Sales staff	Support staff	Customers
North America	6	200	15
Latin America	2	100	3
Northern Europe	10	300	20
Southern Europe	4	100	1
Middle-East & Africa	7	150	5
Asia Pacific	10	250	16

Reference Customers				
Institution	Customer Contact			
BNY	Name	Bellacosa, Mike	email	<a href="mailto:michael.bellacosa@bnymellon.com">michael.bellacosa@bnymellon.com</a>
Mizuho Bank	Name	Ishimitsu, Ken	email	<a href="mailto:ken.ishimitsu@mhcb.co.uk">ken.ishimitsu@mhcb.co.uk</a>
Santander Group	Name	Roncero, Elias	email	<a href="mailto:elias.roncero@gruposantander.com">elias.roncero@gruposantander.com</a>
	Name		email	