

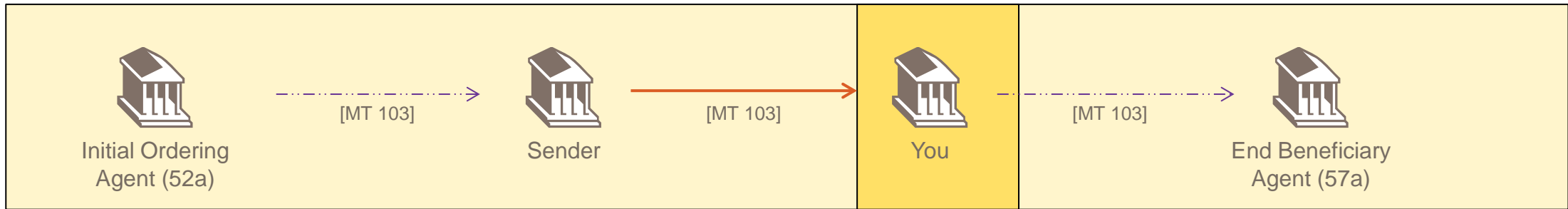
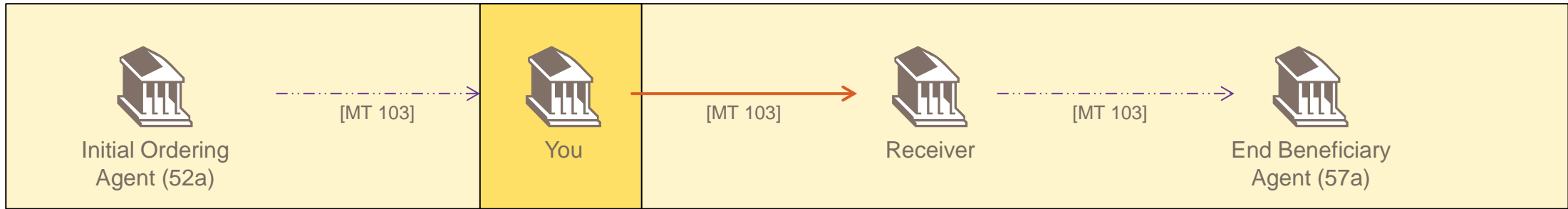


GPI End-to-End Payment Coverage

Business Intelligence

2017

Methodology – End-to-end Payment Coverage



Can be Empty, therefore Sender = IO Agent
 Can be free format, therefore "Free Format"
 Can be BIC8*

Can be Empty, therefore Receiver = EB Agent
 Can be free format, therefore "Free Format"
 Can be BIC8*

* Sometimes BIC8 can be non-activated (i.e. BIC8 ending with a '1'), which are not connected to the SWIFT network and for which payments are done on behalf of this BIC8

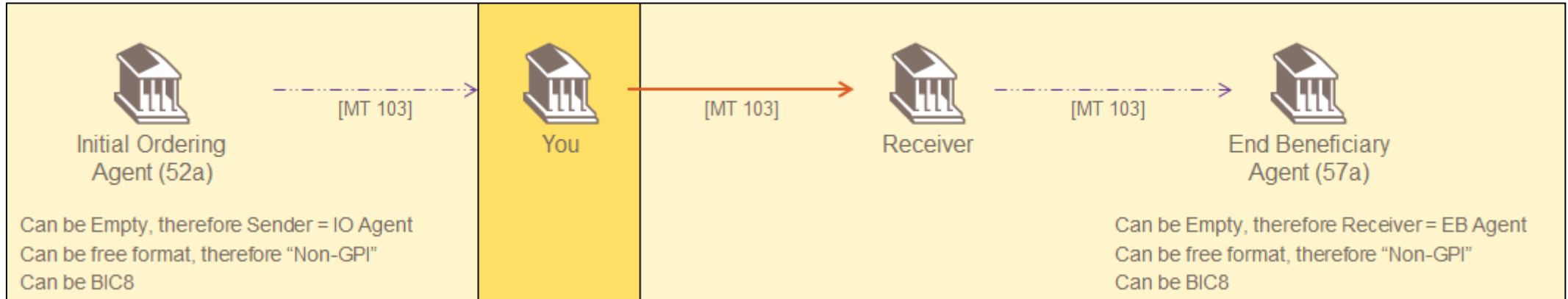


Assumptions covering all GPI member banks

- All GPI banks go live in **2017**
- All underlying **BICs** under the group are GPI enabled
- All underlying **Currencies** are GPI enabled
- If **Free Format** is used for the *Initial Ordering* and/or *End Beneficiary Agents*, these agents are considered as Non-GPI agents by default
- Number of **exact intermediaries** in the full payment chain is unknown, the weight considers from 2 to 4 players:
 - the *Initial Ordering Agent* (can be the Sender)
 - Sender
 - Receiver
 - the *End Beneficiary Agent* (can be the Receiver)



Methodology – End-to-end Payment Coverage (Sending)



Originating Group	Sender Group	Receiver Group	Beneficiary Group	Volume Sent
Your Branches (81%)	Your Accounts (81%)	GPI (68%)	GPI	54.6%
			Non-GPI	13.4%
		Non-GPI (13%)	GPI	0.4%
			Non-GPI	12.7%
GPI (11%)	Your Institution's Corr. Bank. (19%)	GPI (9%)	GPI	8.2%
			Non-GPI	0.4%
		Non-GPI (2%)	GPI	0.0%
			Non-GPI	2.3%
Non-GPI (8%)	Your Institution's Corr. Bank. (19%)	GPI (6%)	GPI	6.0%
			Non-GPI	0.5%
		Non-GPI (2%)	GPI	0.0%
			Non-GPI	1.4%
Grand Total				100.00%

Your Institution Sending MT 103
 In total about **63% of all traffic would be GPI E2E***

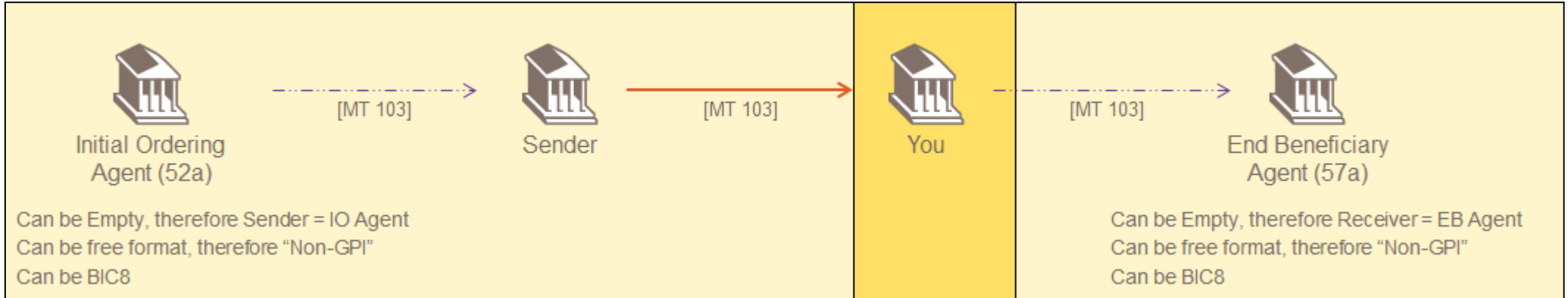
67% in Cash Management
 44% in Correspondent Banking

*Varies by corridor and currency and following assumptions

Originating Region
EMEA (66%)
APAC (8%)
Americas (3.5%)
Africa (3.5%)



Methodology – End-to-end Payment Coverage (Receiving)



Originating Group	Sender Group	Receiver Group	Beneficiary Group	Volume Received
Your branches (34%)	You (34%)	Your Accounts (34%)	GPI	25.0%
			Non-GPI	8.6%
	Non-GPI (0%)		GPI	0.0%
			Non-GPI	0.0%
GPI (39%)	GPI (39%)	Your institution's Corr. Bank. (66%)	GPI	35.7%
			Non-GPI	3.2%
	Non-GPI (0%)		GPI	0.3%
			Non-GPI	0.0%
Non-GPI (27%)	GPI (15%)		GPI	12.6%
			Non-GPI	2.7%
	Non-GPI (12%)		GPI	10.6%
			Non-GPI	1.2%
Grand Total				100.00%

Your institution Receiving MT 103
 In total about **61% of all traffic would be GPI E2E***

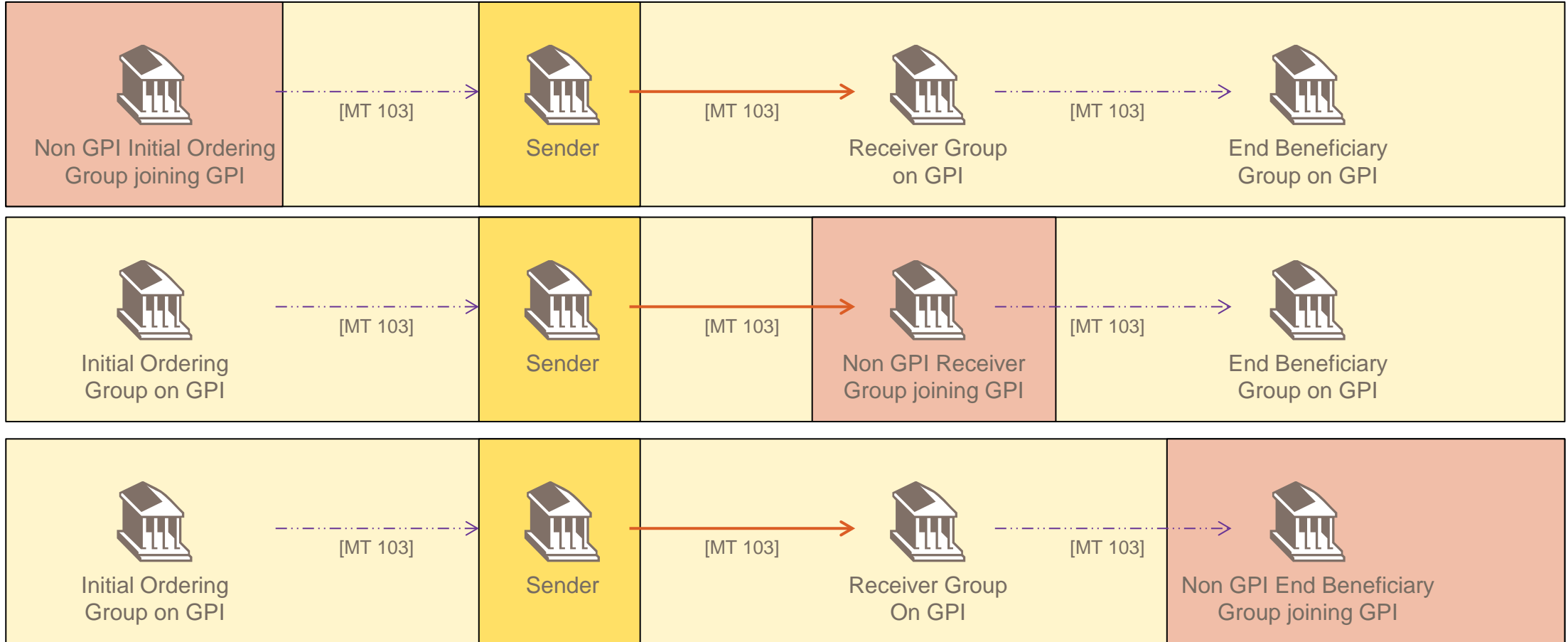
74% in Cash Management
 54% in Correspondent Banking

*Varies by corridor and currency and following assumptions

Originating Region
EMEA (25%)
APAC (5%)
Americas (2%)
Africa (2%)



What-if scenarios on sending side





www.swift.com