



*Leverage your
SWIFTNet connection
to exchange files*

Benefits

- > Highly resilient and reliable
- > Secure
- > Global reach
- > Easy implementation
- > Open
- > Cost effective

FileAct

Secure, reliable and cost-effective transfer of files

FileAct provides a cost-effective way to transfer large volumes of data in different formats to your correspondents. Whether you need to transfer mass payments information, documents, images, or other data, FileAct provides you with a single channel to your correspondents around the globe.

Two mechanisms are available to FileAct users:

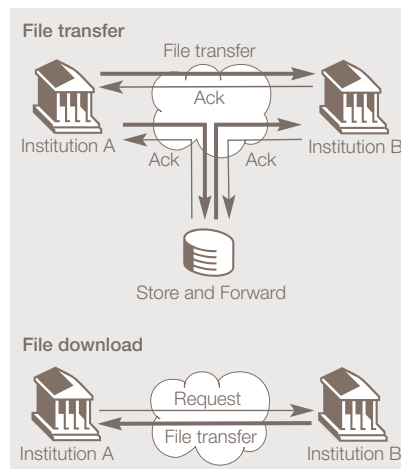
- push files to correspondents (file transfer) or
- get files from correspondent (file download)

Over 8,500 banking organisations, securities institutions and corporate customers in more than 208 countries trust us every day to exchange millions of financial data.

Key benefits

Highly resilient and reliable

FileAct is a highly reliable solution to send business-critical files. With an availability ratio of above 99.99%, the SWIFTNet platform enjoys the highest reliability rates in the industry.



In addition, the sophisticated FileAct protocol automatically recovers from intermittent failures, performs checks on the authenticity of the sender and transfers the files providing evidences that your file has been delivered.

FileAct can also spread incoming traffic over multiple SWIFTNet Links to offer optimal load balancing and higher resiliency.

The delivery notification and non-delivery warning options enable the sender to track the delivery status of the file transfers. Similarly, receiving customers can monitor their queues status.

Secure

FileAct uses SWIFTNet Public Key Infrastructure (PKI) that enables the authentication and the integrity control for every file transferred. It also provides certificate issuance and management with a robust registration mechanism.

The PKI signature guarantees the non-repudiation of file emission and file reception. FileAct keeps a centralised log of the file transferred. In the event of a dispute, SWIFT can provide independent evidence confirming that the transfer took place as claimed.

Global reach

All SWIFT members are technically enabled to exchange FileAct traffic with the SWIFT community. By subscribing to the generic FileAct service, you gain access to many financial institutions and key market infrastructures.

Easy implementation

Implementing FileAct is easy. You have the choice between different products from SWIFT or third-party vendors that will facilitate the implementation and reduce the time and effort required. Additional information on these products is available on [swift.com > Solutions > Partner programme > Qualified interfaces > Qualified SWIFTNet Messaging Interfaces](#)

Open

FileAct transfers any type of data, such as text, spreadsheet, XML formatted files, and images. It supports all types of character sets and any content structure: you can use SWIFT message formats MTs or MXs, domestic formats, or your own proprietary ones.

Cost effective

As FileAct is integrated in SWIFTNet, it eliminates the architectural complexity associated with the operation and maintenance of multiple proprietary bilateral links.

By leveraging your existing SWIFTNet connection, the administration processes are greatly simplified, and the associated costs reduced while providing greater security and reliability than proprietary links.

FileAct's usage-based pricing structure provides a far more attractive alternative to the recurring costs of a dedicated infrastructure.

A variety of additional optional features

Depending on your specific business needs, you can opt to activate the optional features of FileAct, notably:

Store-and-forward communication mode
When your correspondent is not online at the time of the file transmission, you can opt to use FileAct in store-and-forward mode. FileAct will then safely store the file and handle the delivery upon connection of your correspondent.

File header

A dedicated optional header block is available to specify key business summary information, for example the number of payments, or the total amount of your file transfer. This header block allows easy file handling and processing without the need to open the file.

File copy

FileAct Copy is a value-added service of FileAct enabling the sender of a file to trigger a copy of the file header to a third party for authorisation (Y-copy) or for information (T-copy).

File compression

FileAct provides an optional compression mechanism that you can invoke when sending a file. The receiving SWIFTNet Link automatically decompresses the file before presenting it to the receiver application.

File segregation

To prevent message delays, SWIFTNet Link automatically segregates file transfer from other message flows. A configurable pacing factor will help you to further reduce the throughput capacity used by FileAct transfers.

Routing

As for any SWIFTNet transmission, receivers with multiple SWIFTNet connections may use a variety of parameters to define where each file is routed to.

Pricing and Ordering

SWIFT charges a FileAct usage fee per transferred file. The transfer fees vary according to the size (in bytes) of the file and the institution's global tier.

For more information, contact your account manager or see the SWIFT Price List.

Ready to order?

If you are already a SWIFT user, all you need to do is register to the service.

Go to [swift.com > Ordering > order products and services](#) or contact your SWIFT account manager.

Partners

Through the SWIFT partner programme, SWIFT certified partners can help you with the integration and the implementation of SWIFT products.

The SWIFTReady labels indicate that the applications, services, and connectivity you select are certified by SWIFT.

To find out more information about the SWIFT partner programme, the label criteria and the list of SWIFTReady applications, services and connectivity, see [swift.com > Solutions > Partner programme](#)

Additional information

Additional documentation about the evolution and the usage of FileAct is available on [swift.com](#):

> [Solutions > Release timeline](#)

> [Support > Documentation](#)