



Cross-Border Payments

SWIFT data and insights on DE payment flows

Thierry Chilosì

Frankfurt Business Forum
April 2018

SWIFT today

11,000

Financial institutions,
Corporates & Market
Infrastructures Globally

1863

Connected corporates

200+

Countries & territories

7bn

FIN messages

Seconds

Bank to bank message sent
anywhere in the world

Cents

Cost per message

Secure

Resilient

Always available

All currencies

Eg. \$, €, £, ¥ etc



2017 was a strong year for global payments

Growth rates 2017 vs. 2016 on SWIFT FIN service

+4%

**Cross-border
payment instructions**
(MT103 and MT202
international)

+9%

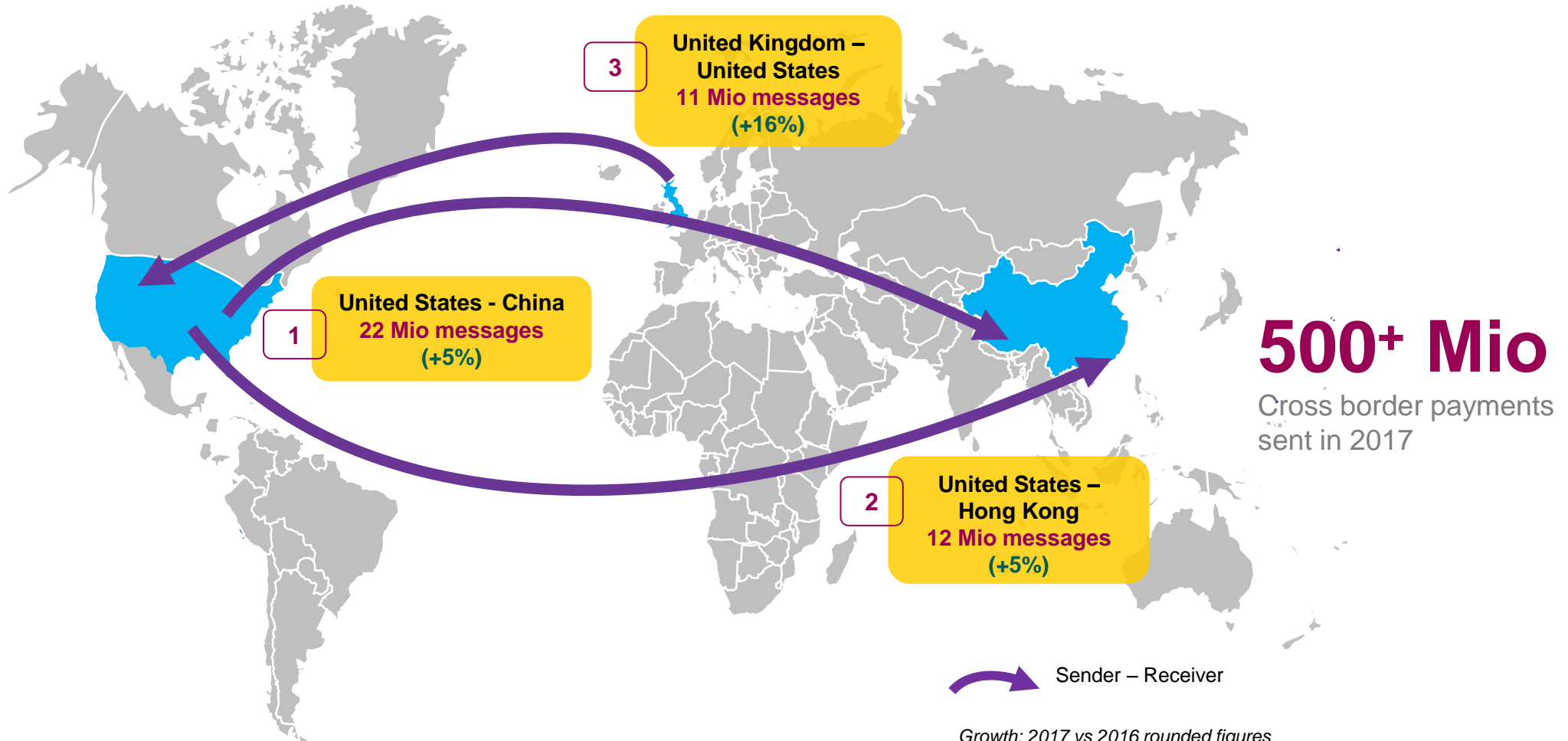
**Total
payment instructions**
(MT103 and MT202 for
domestic and international)

+12%

**Total
payment messages**
(All payment MTs domestic
and international)

Top 3 corridors for worldwide payment

Live, delivered **international** MT 103s sent in 2017

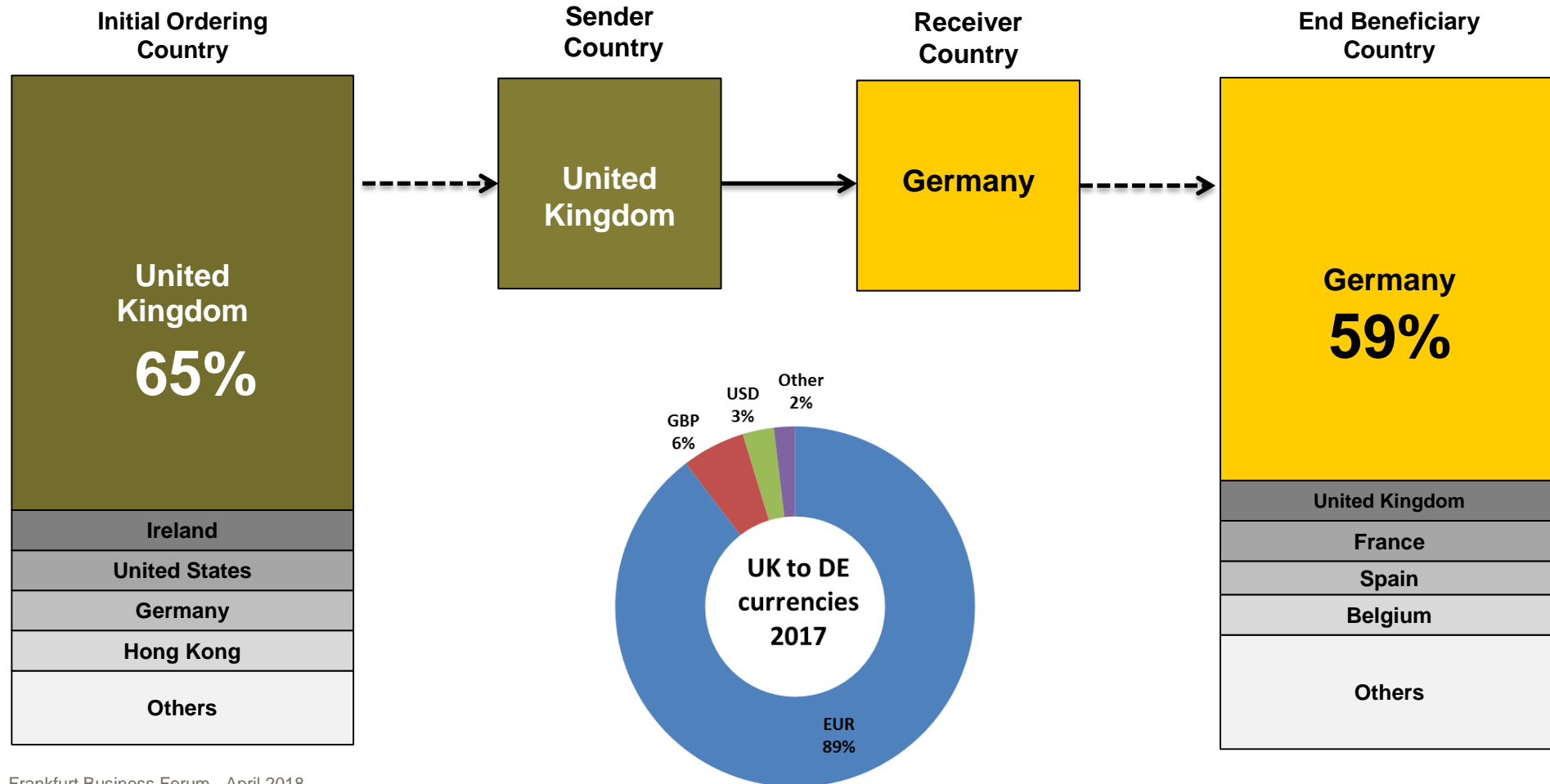


**What is the largest volume
payment route
involving Germany?**



Payment corridor: United Kingdom to Germany

Live, delivered **international** MT 103s sent in 2017

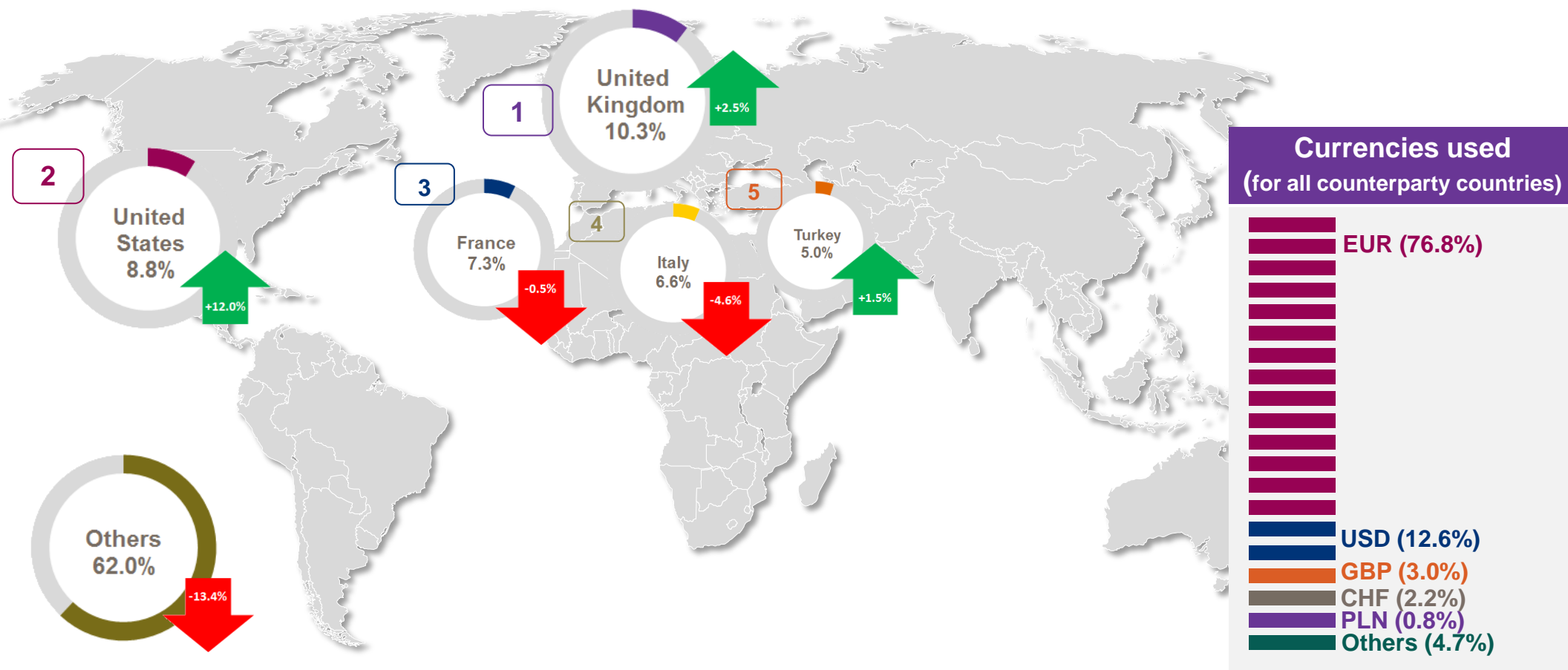


The top-5 counterparts for commercial payments sent from Germany



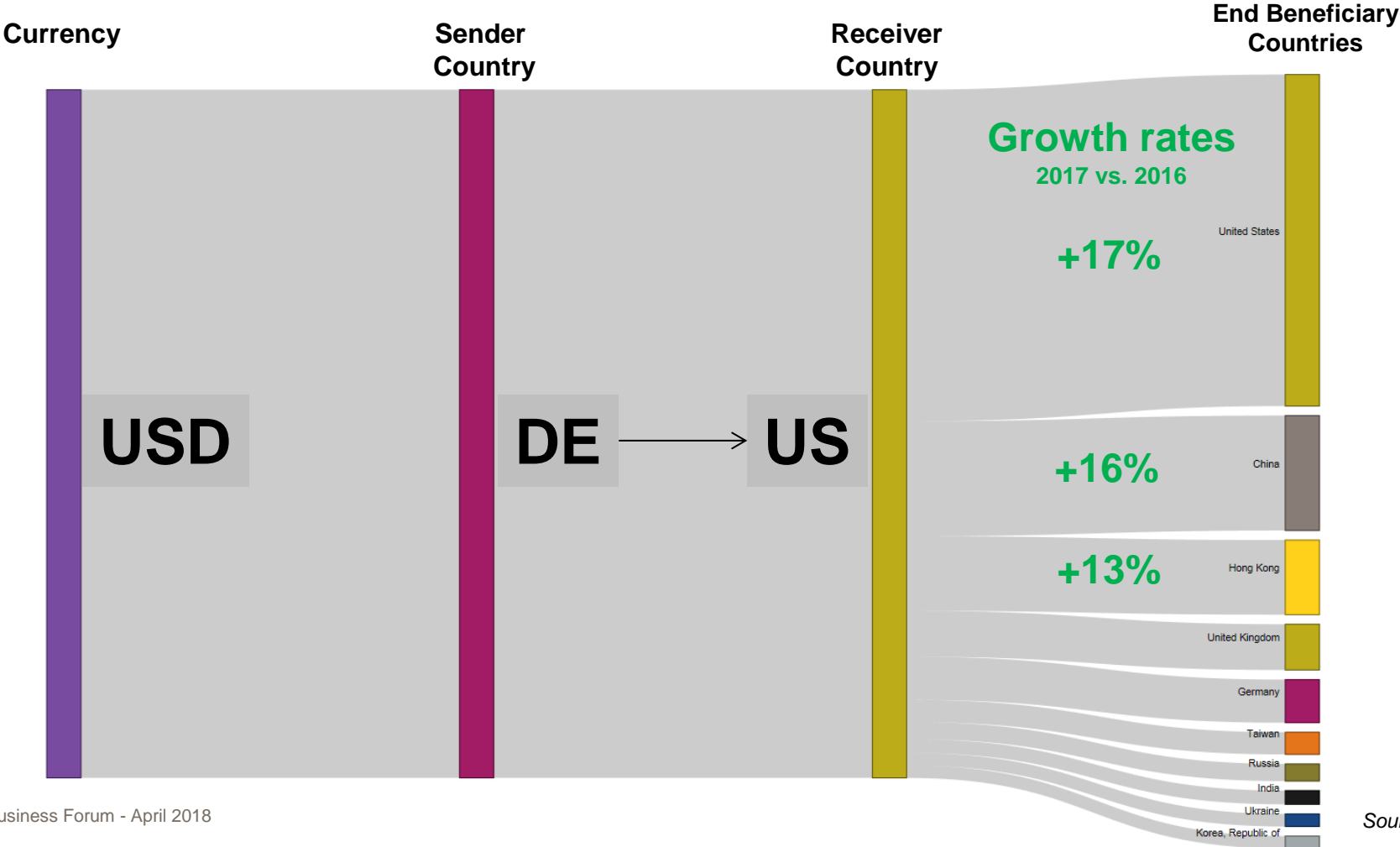
Germany's top 5 counterparty countries for payments sent

Live, delivered **international** MT 103s sent from Germany in 2017



Top 10 end-beneficiary countries for transactions sent to the United States using USD

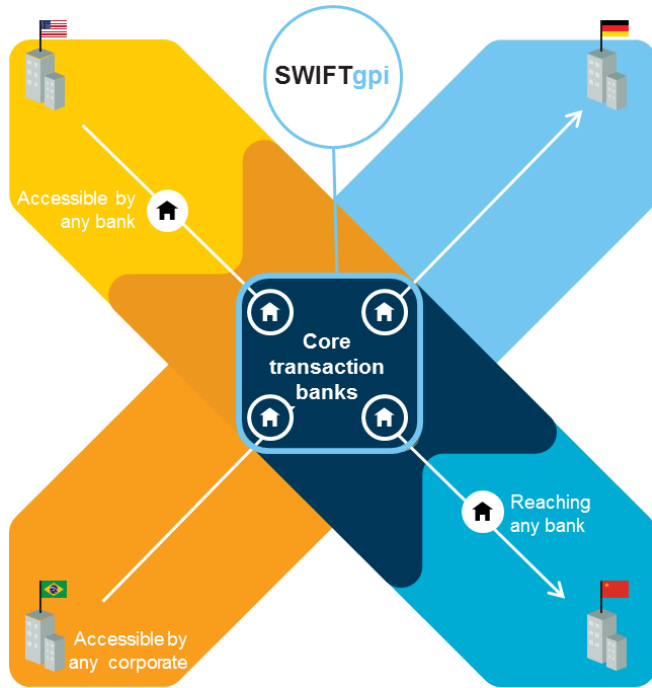
Live, delivered **international** MT 103s sent from Germany in 2017



**Payment information is as
valuable as the payment itself...**

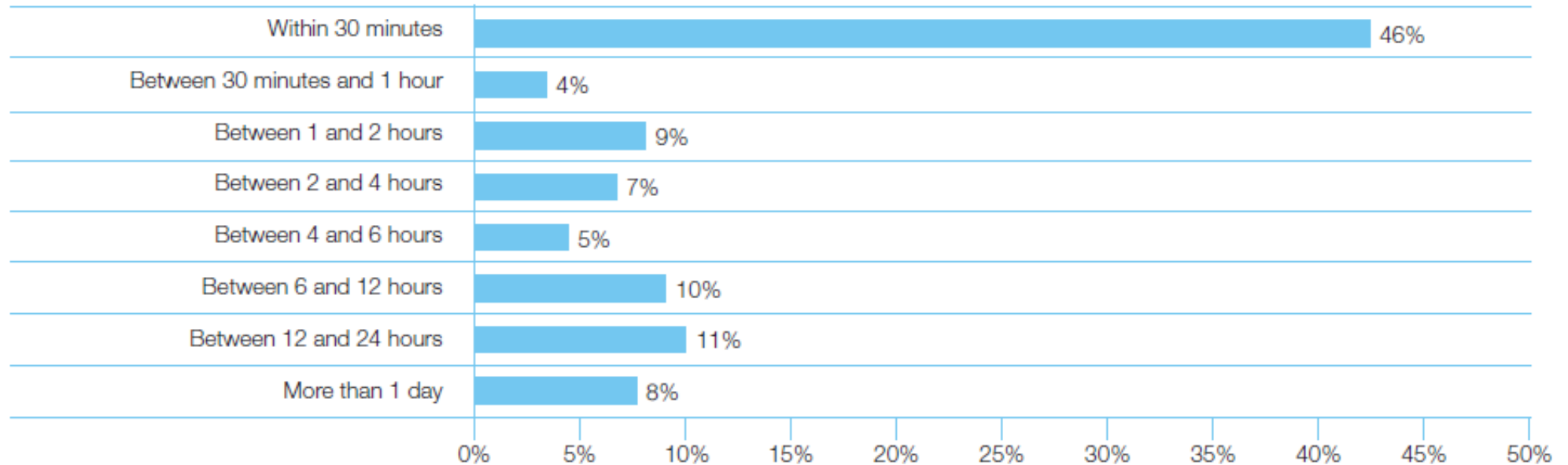


Cross-border payment information is getting richer



Payments are fast through SWIFTgpi ... many in minutes even seconds

Time between first MT 103 being sent and beneficiary account being credited
January 2018 traffic



Global payments in 2018...



Sustained transaction activity in the first quarter of 2018

Growth rates 2018Q1 vs. 2017Q1 on SWIFT FIN service

+3%

**Cross-border
payment instructions**
(MT103 and MT202
international)

+7%

**Total
payment instructions**
(MT103 and MT202 for
domestic and international)

+13%

**Total
payment messages**
(All payment MTs domestic
and international)



www.swift.com