

SWIFT Scope

Monitor your intraday liquidity position to manage risks with SWIFT Scope

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12 November 2018

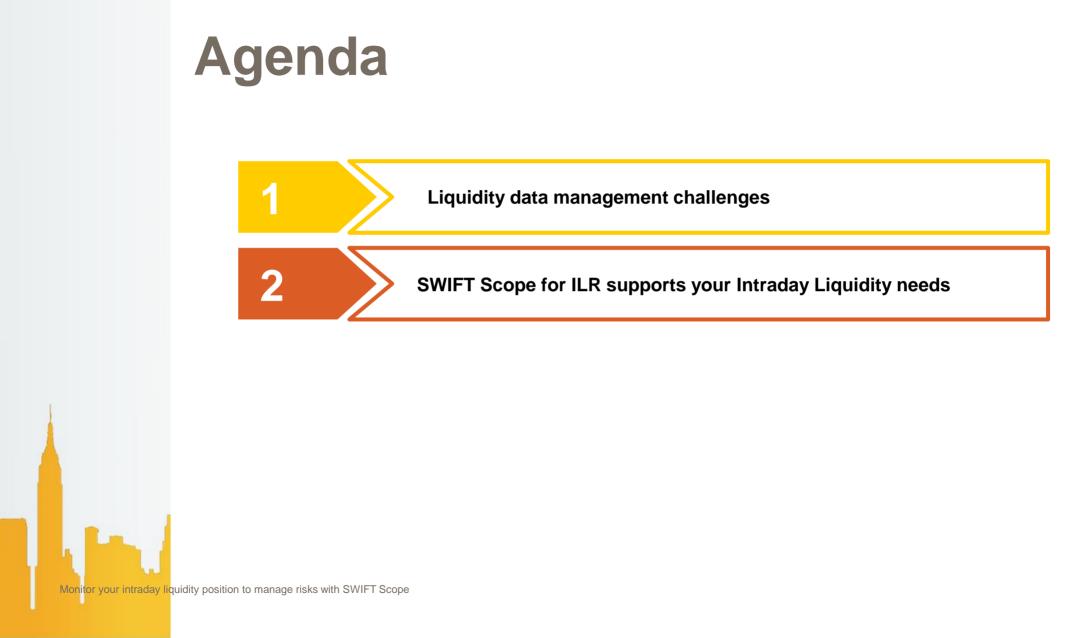
- Join Teleconference (<u>Phone</u>) or Integrated VoIP (<u>PC</u> <u>headset</u>)
- For <u>Phone</u>
 - Click "Country/Region" to select country code
 - Complete phone number
 - You are called by an external number
 - Pick up phone, press 1, you are in the conference
- You can at **any time** enable sound or switch Phone/IP
 - Click "Communicate" then "Audio"
- You will hear silence until the session starts

Housekeeping

- You are on a listen only mode
- Submit questions using Q&A feature
- Questions may be submitted at any time to "All Panelists"
- There will be a Q&A session at end of the presentation

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Liquidity data management challenges

SWIFT

Time Stamp

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Need access to a data repository or warehouse with highly granular data.

Global View of Nostro Accounts

No global view of the intraday liquidity usage for their Nostro accounts.*

Testing Stress Scenarios

Build stress scenarios and test their impact on their intraday liquidity.

Collection and Integration Information needs to be gathered from wide sources.

Massaging the data

Data needs to be processed, enriched, then aggregated, consolidated and normalized in line with BCBS 248 metrics.



Source: *Intraday Liquidity Reporting-Survey Findings, SWIFT (2014) Practical Guide Getting To Grips With BCBS248: Intraday Liquidity Monitoring In Practice, FIS (2016)

LITF* Global Guidelines for Intraday Liquidity Reporting

- Setup initially by brokers in the United Kingdom who lacked visibility on their agents' accounts.
- Setup to find the best way to start collecting intraday positions across accounts.
- Conclusion that the best way was to look at cash confirmations through the SWIFT messaging.

Data Management Industry Practice

• SWIFT, together with a group of banks and broker dealers, has documented best data management practice.

Industry Shared Service solution

- SWIFT has developed an on-site solution based on SWIFT messages and on the existing LITF and data management best practices.
 - Promotion of SWIFT Scope for Intraday Liquidity Monitoring

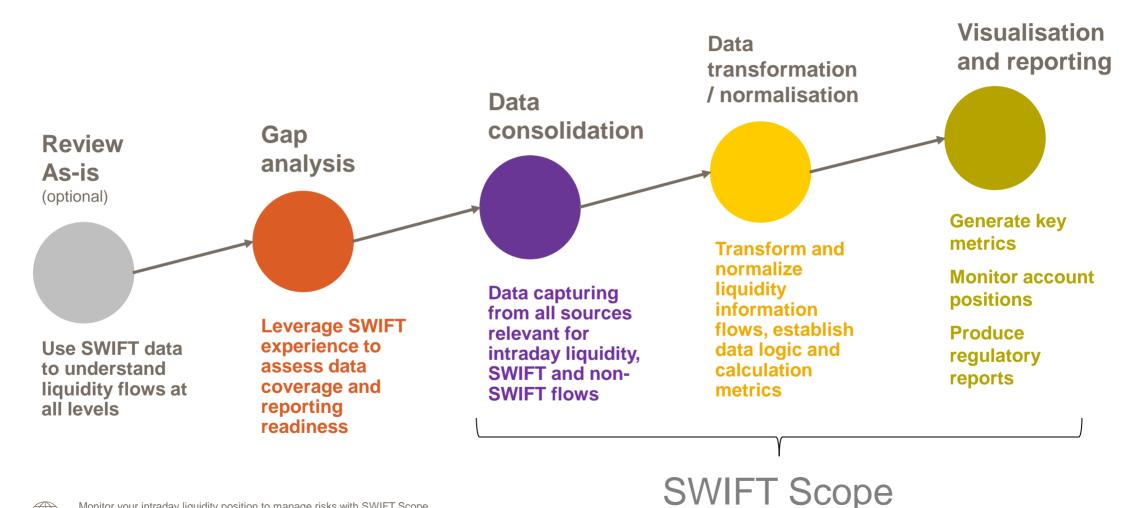


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SWIFT Scope for ILR supports your Intraday Liquidity needs









- Branch network
- Correspondents
- Market Infrastructures
- Domestic banks

Messaging & FINInform Automated real-time copy of selected SWIFT traffic

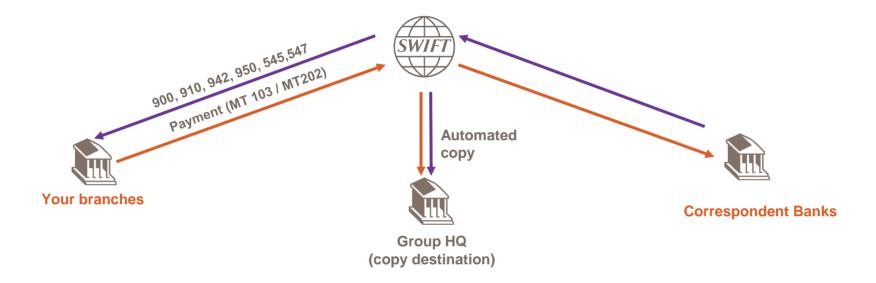
Bank premises

- Database storage
- Extraction and transformation (IPLA)
- Additional data sources

SWIFT Scope

- Analytics
- Reports
- Dashboards







SWIFT Message

MT 900 {1:F01SIIBUS30AXXX0481250565}	Туре
<pre>{2:09001331080620LPLPXXXX4A0800001 263100806200933N} {3:{108:MT900 005 OF 012}} {4: :20:02629</pre>	MT 900
:21:123456/DEV :25:6-9412771 :32A:040229USD112,9 -}{5:{CHK:588D66867002}{TNG:}}	

00001	Туре	Account Identificaiton	Senders Reference	Date	Curr.	Amount
00001	MT 900	9-9876543	C11126A1378	100612	USD	5443 , 99
}						

Database storage





A framework for banks' Intraday Liquidity Reporting (BCBS 248)

Applicability

Monitoring & Reporting tools

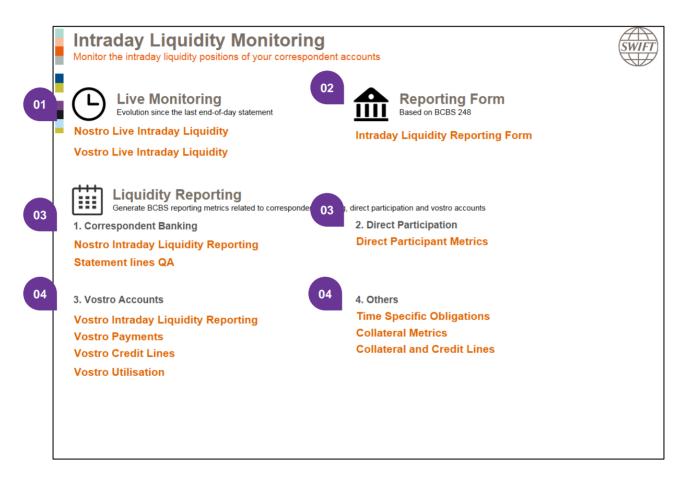
VOSTRO NOSTRO RTGS Direct Participants All Reporting Banks providing Banks correspondent services Daily maximum Value of payments 5. 7. Intraday throughput made on behalf of intraday liquidity correspondent usage 2. Available intraday banking customers liquidity at start of 6. Intraday credit business day lines extended to Total payments customers **Time-specific** obligations



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SWIFT

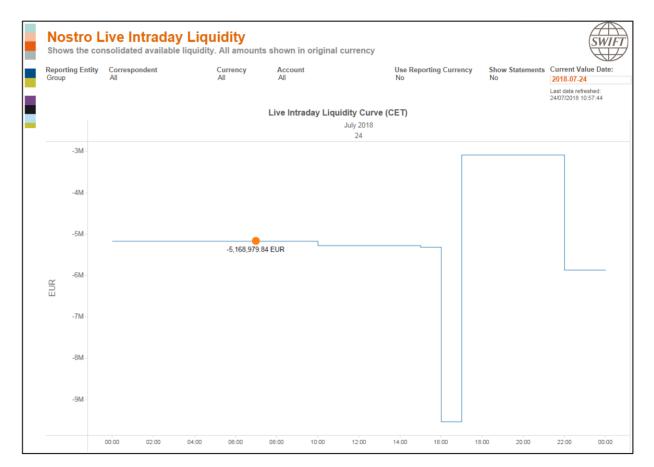
Live monitoring of Nostro account by different perspectives

What is my available liquidity for **all** correspondent accounts?

What is my available liquidity for my specific correspondent **BNKDEFF**?

What is my available aggregated liquidity for a particular currency **GBP**?

What is my available liquidity for my specific account **0000MY009906** that I had at my correspondent **BNKDEFF** ?





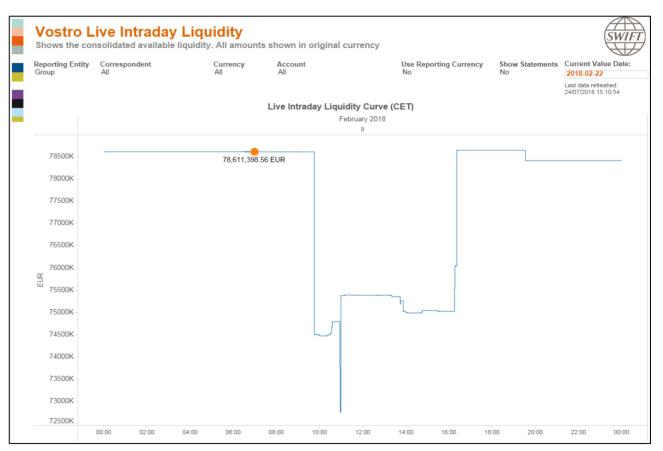
Live monitoring of Vostro account by different perspectives

What is the available liquidity for your correspondent banking customer accounts?

What is the available liquidity for this specific customer CNKUSFF?

What is the available aggregated liquidity for a particular currency **GBP** for your customer?

What is the available liquidity for the specific account **0000MY009906** of my customer **CNKUSFF** ?



02

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Largest positive net cumulative position Overview of 3 days with largest intraday net cumulative momentary peak.

Largest negative net cumulative position Overview of 3 days with largest intraday net cumulative momentary though.

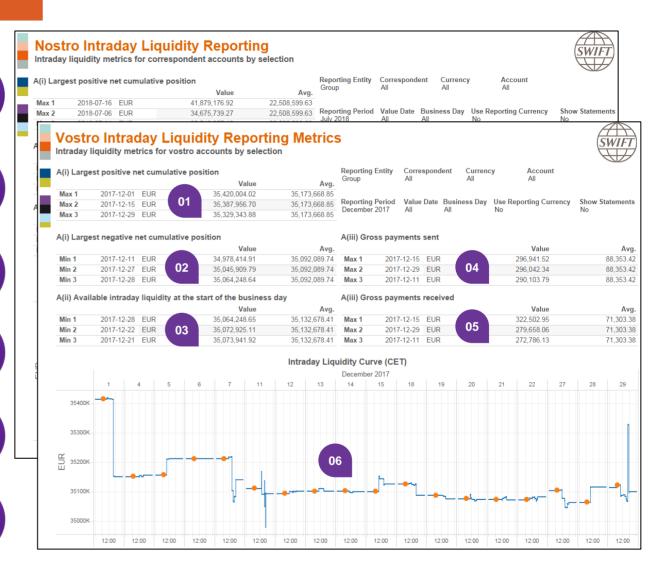
Available intraday liquidity Overview of 3 days with lowest available liquidity balance at start of the business day.

Gross payments sent Overview of 3 days with highest aggregated value of payments sent per day.

Gross payment received Overview of 3 days with highest aggregated value of payments received per day.

Liquidity Curve

Running sum of all transactions that occurred on reporting period for specific accounts.



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02

Compare end of day statements with transactional data for a particular day

Total value of each of the Confirmation Groups.

- **Full Match** the statement line has a single transaction that matches on all target attributes.
- **Multiple Matches –** the statement line has one or more transactions that match on all target attributes.
- **Partially confirmed** the statement line has one or more transactions that match on all target attributes.
- **Heuristic Matches** the statement line has one or more transactions that match on all target attributes except the transaction reference.
- **No Confirmation** the statement line does not match any transaction.

By selecting a color label of the confirmation group for a particular day, you can drill down to identify the details.





RTGS/LVPS system filter Option to filter based on RTGS/LVPS system available, e.g. Target 2, EBA...

02

Currency Filter Option to filter based on currency.

03

SWIFT

Intraday Throughput Chart Report daily average in the period of the % of your outgoing payments relative to total payments that settle by specific times during the day.

	ct Partic y liquidity me		Metrics irect participation co	onsolidated by RTG	S system	and	l Curi	ren	су															H SM H		R FT H
A(i) Larg	gest positive n	et cumulat	ive position		Reporting	j Enti	ty						Perio	bd				end	lar D	Day						
			Value	01	Group			0	2	Ja	nuar	y 20)18				All									
Max 1	2018-01-26	EUR	53,397,156.64	44,441,	RTGS													D			C					
Max 2	2018-01-31	EUR	48,928,026.63	44,441,103.26	All						irren	су					No		рог	ting	Cur	renc	:y			
Max 3	2018-01-10	EUR	48,514,339.93	44,441,103.26																						
A(i) Larg	gest negative r	net cumula	tive position		A(iii) Gro	oss p	baym	ent	s sei	nt																
			Value	Avg.														Val	ue						/	Avg
Min 1	2018-01-24	EUR	32,862,328.51	37,350,998.71	Max 1	2	2018-0	1-22	2 El	JR						5	565,	062.	70					74	4,29	1.20
Min 2	2018-01-23	EUR	32,913,697.85	37,350,998.71	Max 2	2	2018-0	1-2	5 EU	JR						1	115,	935.	80					74	4,29	1.20
Min 3	2018-01-22	EUR	34,241,088.68	37,350,998.71	Max 3	2	2018-0	1-20	6 El	JR							73,	272	40					74	1,29	1.20
A(ii) Ava	ilable intraday	y liquidity a	t the start of the busi	ness day	A(iii) Gro	oss p	oaym	ent	s rec	eiv	ed															
			Value	Avg.														Val	ue						4	Avg
Min 1	2018-01-24	EUR	32,913,697.85	37,905,090.33	Max 1	2	2018-0	1-26	6 El	JR					1	17,0)76,9	901.	59				6	,612	2,35	7.57
Min 2	2018-01-23	EUR	34,241,088.68	37,905,090.33	Max 2		2018-0								1	15,0)37,	123.	25				6	,612	2,35	7.57
Min 3	2018-01-22	EUR	35,872,804.04	37,905,090.33	Max 3	2	2018-0	1-2	5 EL	JR					1	0,4	179,	593.	22				6	,612	2,35	7.57
C(i) Intra	aday Through	out (%)	03							Intr	ada	y L	.iqui	dit	y Cı	ur\	ve (CE	T)							
01 0	.00 EUR (0.0%)													Jar	nuary	20	18									
06 0	.00 EUR (0.0%)					2	3 4	5	8	9	10	11	12	15	16	17	18	19	22	23	24	25	26	29	30	31
	.00 EUR (0.0%)																						π			
08			46.70K EUR (62.9%)																							
09			46.70K EUR (62.9%)		50M																					
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15			49.53K EUR (66.7%	`	40101		••••				ŢL.			L	•1	L	•	ţ					L	•	•	-•
			49.53K EUK (00.7%						-	•		L	••					•			L		1			
16				73.88K EUR (99.4%)	35M													L	•	4	1	11.1	•			
17				74.29K EUR (100.0%)															114	-						
18				74.29K EUR (100.0%)																1117	•					

OK 10K 20K 30K 40K 50K 60K 70K 80K 90K 100K

Demo Data

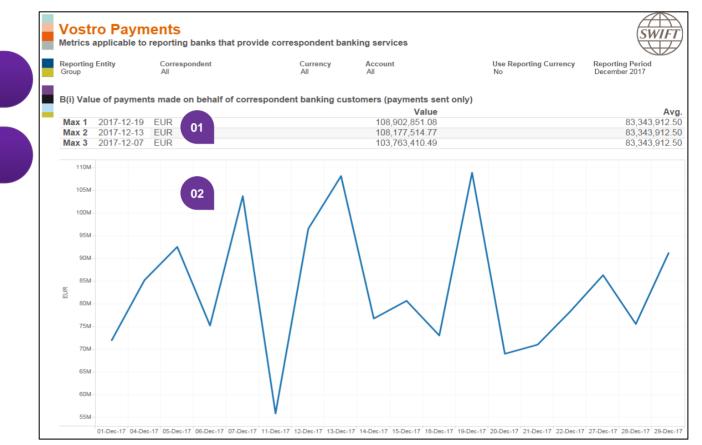
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Overview of three days with the largest payments made on behalf of correspondent banking customers.

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Evolution of the Vostro payments over time.



Overview of three days with the largest intraday credit lines extended to customers.

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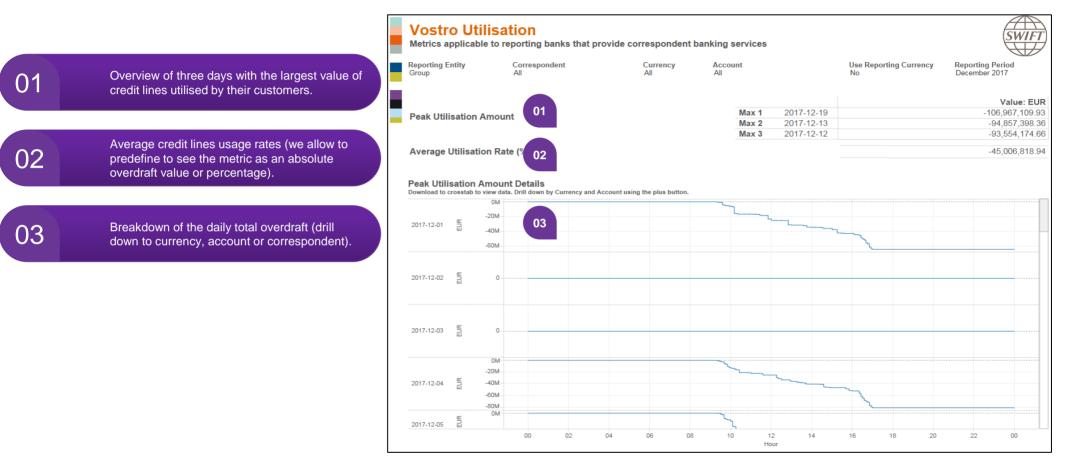
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Bar chart representing intraday credit lines extended to customers over time.

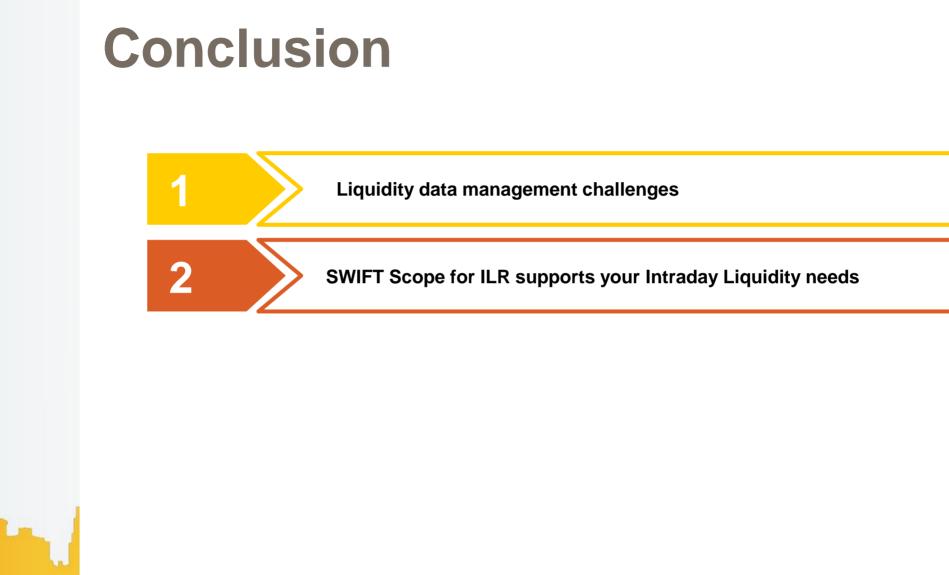
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2017-12-12 01 Total, of which 91,777,525.70 Commited & Not Secured EUR 23,449,953.58 Commited & Secured EUR 20,030,926.12 Uncommited & Not Secured EUR 21,628,086.76 Uncommited & Secured EUR 26,668,559.24 2017-12-18 Total, of which 85,924,541.93 Commited & Not Secured EUR 20,787,925.75 Commited & Secured EUR 20,586,691.12 Uncommited & Not Secured EUR 20,586,691.12 Uncommited & Not Secured EUR 24,552.291.96 Uncommited & Secured EUR 19,597,675.07	20,397 18,967
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Uncommited & Secured EUR 19,597,675.07	18,967
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Demo Data

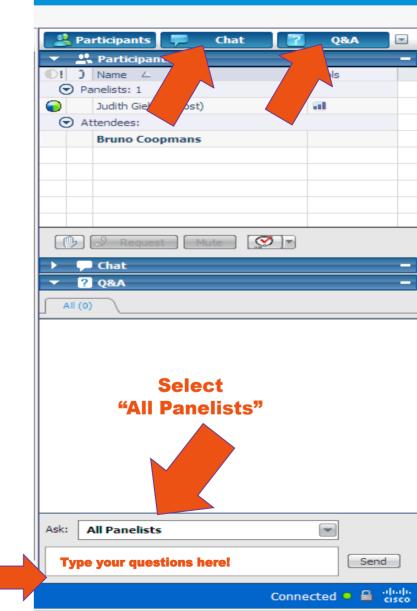
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Demo Data



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