Global Webinar for Complementors

Presentation will begin at 12:03 GMT

If you cannot hear us via WebEx / computer audio you may need to dial-in using a phone

February 2024
Complementors Team
Agenda

1. Admin notices
2. Zero Footprint Model – Ashutosh Chaturvedi
3. RMA Migration – Chris Martis
4. Payment Investigations – Laurent Lemaire & Garima Tripathi
5. CBPR+ self-attestation – Supriya Dahiwelkar
6. Q&A
Admin notices

- This presentation is being recorded
- The content will be published on swift.com (https://www.swift.com/standards/iso-20022/iso-20022-past-webinars)
- Global webinar for Complementors occur the last Thursday of every month and you can register 2 weeks before each event here: Global Webinar for Complementors
- To ensure you receive communications from us while we remain GDPR compliant please update your preferences here (you will need to login to / create your free Swift account) to include the interests ‘Payments’ and/or ‘Standards’ and we will ensure we keep you informed about:
  - Global webinar for Complementors Invitations
  - Relevant developments on ISO 20022 and Transaction Management
  - Updates from Swift’s Market Practice team
  - The latest info on adoption enabling tools and support
- Support requests / queries should be raised via the Support page
Zero Footprint Model – API Connectivity Portfolio
Explains MV-SIPN security model based on a channel certificate. You can implement your own SDK or Microgateway based on it (any language).

Takes out the complexity of implementing MV-SIPN’s APIs security model from your shoulders. You can implement your own SDK or Microgateway based on it (Java only).

Ready to use API Client supporting ISO 20022, you can embed in your Java application.

Ready to use API Proxy taking out the complexity of implementing MV-SIPN’s APIs security model from your shoulders. Important: You will have to implement your API Client on top (any language) or you can rely on Swift SDK used in combination.

Use of Swift SDK over Swift Microgateway.
Zero Footprint - Overview

• Build & Implement your API client in any programming language

• Guidelines offered by Swift for establishing MV-SIPN security model based on Channel Certificates

Download OAS from Swift Developer Portal
Generate SDK Code
Deploy and Maintain

- Swagger Codegen
- OpenAPI Code Generator
- Build API Client from Scratch

Supports Swift Content APIs
Customer owned and managed
No Language Dependency
Local Channel Certificate / Swift Multi cloud KMS
CSP: Customer Connector (A4)
Updates: No Security patches
Zero Footprint – Customer Journey

Implementation
- Available Reference Code in multiple language
- Choose you programming language
- Reuse existing infrastructure (ex: API gateways)

Enhance & Innovate
- Customize as per business requirements
- Enable new API services offered by Swift
- Reuse previous API implementations

Maintenance
- Manage and maintain as per internal policies
- No Swift mandated updates

Feb 2024
Global webinar for Complementors
Zero Footprint – Sample Codes

- Sample code in different languages
  - Javascript, Python, Spring Boot, Quarkus and .NET
- Help developers get up and running faster with a particular language
- Sample code can be used as Quick Start templates for any other Swift API
- Swagger UI graphical interface used to visualize and interact with the API
- Code available at GitHub
  - Vulnerable dependencies fixed and patched automatically
  - Code always up to date with latest dependencies
  - Regression testing performed on every change
RMA Migration
### RMA Portal Timeline

<table>
<thead>
<tr>
<th>Year</th>
<th>Q1 2024</th>
<th>Q2 2024</th>
<th>Q3 2024</th>
<th>Q4 2024</th>
<th>2025</th>
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#### Central portal management availability
- **18 Feb**: T&T
- **04 Mar**: Live

**FINplus 2023 Bootstrap: 7th Oct 2023**

#### Distribution and reporting enhancements
- Search enhancements
- Bulk management
- Partial authorisation activation (correspondent)
- Distribution Enhancements
- Authorisation (Reciprocate)
- Templates (Grant)

#### Messaging Services in scope of RMA Portal

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#### Messaging Services in scope of FIN and FINplus

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**30 Mar 2024**: End of support for local RMA management

**Opt-in Bootstrap e-form May – July 2024 (tentative)**

**FINplus 2024 Bootstrap 7 Sept 2024 (tentative)**

**2025 camt opt-in bootstrap (TBD)**

**2023**

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**Key Actions and Dates**

1. Customers must migrate to the RMA Portal by 30 Mar 2024
2. No network support to exchange RMA using local Interfaces after 30 Mar 2024
   - No new RMAs can be created, accepted
   - Existing RMAs cannot be changed, rejected, revoked

**Main steps**

- Drivers for change – current limitations
  - Distributed nature leads to de-synchronisations
  - Technical authorisations limit business interop (e.g. ISO)
  - Limited ability to enable new interactions (e.g. api)

- RMA Portal – the way forward
  - Single central source of truth
  - Transparency across counterparties
  - Business profiles provide service agnostic authorisations
  - Common solution across participants
  - Realtime synchronization with local filters

- Reference: Customer Journey to RMA Portal migration

- Timeline

- Evolution

- Resources
RMA Portal – some considerations

RMA Portal

What services are supported (in live RMA Portal, and on ITB)?
- Listed in the previous slide and documented in the RMA GS.
- RMA Portal will not be supported in ITB.

Can I access RMA Portal from ITB? - No
Can I receive RMA distribution files on ITB? – No
If not on ITB how can I test in pilot?
- The option of using ETPX BICs and have a connected BIC in Pilot to use the Portal
- This ETPX BIC is available to Service Providers and Partners

I am a messaging interface provider

How do I get the RMA authorisation for filtering traffic? Do I have to automate the update?
- The automated distribution file from RMA Portal can be used to update local RMA filters.
- The local Interface can provide automation for RMA distribution file imports.

Do I have to filter traffic?
- This is an optional capability that customers can use based on their use case/volume.
- Customers can selective enable send or receive filtering.
- Customers could enable send filtering to avoid network NAKs for large volumes of dynamic relationships

Is there a change in the ASP file? Or in the RMA distribution file downloaded from the RMA Portal?
- There is no RMA related changes to ASP specs nor to the RMA distribution file specs.

I am an RMA interface provider

Is my application obsolete?
- Customer requiring local or non-network RMA support can continue to use your interface.
What are the remaining services still using swift.rma service I have to support?
- No other network services will use swift.rma

Customers

How will the migration happen for my customers?
- Customers can migrate at their pace by going to the portal and selecting "BIC activation"
Payment Investigations – The Future of E&I handling
Exceptions and investigations today: unstructured processes

- Where is my money?
- How do I deal with this?
- My application doesn’t process MT 199
- I don’t know where to send the payment?
- Where is my payment?
- My goods are ready for shipment

Debtor → MT19x → Intermediary agent → MT19x → Creditor

- I’m sending an MT 199
- I’m sending an email
- I’m giving you a call
- I’m still waiting and I’m unhappy

Debtor agent → Email → Intermediary agent → Email → Intermediary agent

- Days
- Weeks
- I’m out of the office
- I’m in a different time zone

Exceptions and investigations:

- Lack of standards
- Serial processes
- Poor user experience
- Multiple channels
- High operational costs
- Concurrent/unclear requests
Introducing ISO on E&I – key design concepts of the ISO camt.110/111 messages

A pair of messages supporting all investigations

✓ Clear split between request (camt.110) or response (camt.111)
✓ Supporting complex dialogues (continuation of investigation)
✓ Introducing the End-to-end Investigation Reference (UUIDv4)

Investigation type to differentiate usages and support workflows

✓ Unambiguous identification of nature of the request
✓ Streamlining internal routing of responses received
✓ Allowing for limitative data usage for each investigation type

Structured requests with flexibility for complex queries

✓ Unambiguous reference of underlying transaction (UETR)
✓ Usage of external code sets wherever possible
✓ Supporting free text only for specific requests

Investigation Types

✓ Request For Information
✓ Creditor Claim Non-Receipt (incl. Cover)
✓ Unable To Apply
✓ Investigation On Charges Due
✓ Requesting Debit Authority
✓ Request Value Date Adjustment
✓ Request Use Of Funds
✓ Other
Beyond ISO: introducing the Case Manager and Orchestration on E&I

For illustration: Creditor Claim Non-Receipt CCNR

Orchestration implies multiple concepts

- Transparency
- Pre-check logic
- Smart routing
- Bypass / Abort
- Automated status reminder
- Data pre-population
- Delivery acknowledgement

Advanced usage analytics
**Timeline**

<table>
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<th>Phases / Sub Phases</th>
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<th>2025</th>
<th>2026</th>
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<tbody>
<tr>
<td></td>
<td>Q1</td>
<td>Q2</td>
<td>Q3</td>
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<tr>
<td>Pilot</td>
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<td>Controlled live (CUG)</td>
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<td>General availability</td>
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<td>Early Adopters enablement</td>
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<tr>
<td>Long tail enablement</td>
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- **2024**
  - SR2024 (opt-in)

- **2025**
  - SR2025 (receive only)

- **2026**
  - Full target state (send and receive)

**Key Milestones**

- Test & validate all use cases against KPI's
- Finalise documentation & testing tools
- Externalise all documentation and testing tools to the entire community (e.g., TSP)
- Live activation of pilot participants
- Extend Closed User Group with Case user base
- Enable early adopters (priority given to pilot counterparts)
- Open the Closed User Group to entire community
- Industrialise onboarding with focus on long tail
- Special focus on activating key slow movers (large E&I volume)
CBPR+ self-attestation
ISO 20022 Adoption for CBPR+ - Self-attestation renewal

Call to action - Must do for all

RENEW YOUR SELF ATTESTATION

- Reminder: renew your self-attestation by 31st March 2024
  - Please use updated self-attestation form
  - Test using Vendor Readiness Portal (CBPR+ SR2023 Combined)

- Out of 49 partners, 25 have renewed self attestations so far. Reminder emails have been sent.

- If not refreshed by the end of Q1 2024, you will be taken off the list on webpage - Is your partner CBPR+ ready? | Swift

- If up to date “Payments” label under Swift compatible applications, then no need to refresh self-attestation for CBPR+

- Self-attestation criteria to be enforced - To be able to listed as CBPR+ ready, a minimum set of CBPR+ ISO messages MUST be supported
Questions
If you have any questions, please contact your Account Manager or raise a case via the Support page.