

Adoption of ISO 20022 from a corporate to bank

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May 11, 2012

Agenda

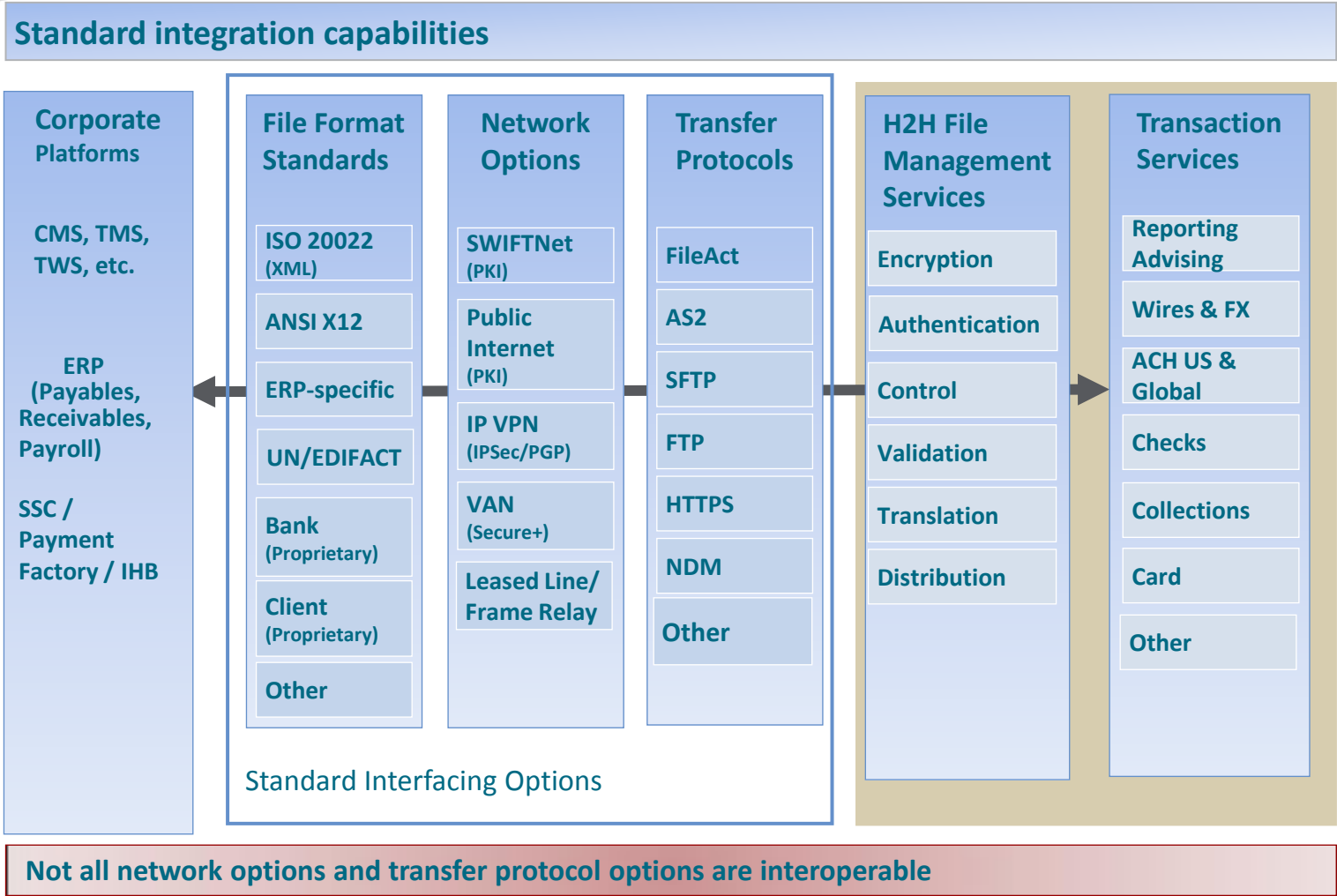
1. Corporate to bank environment
2. End-to-end messaging standard
3. Industry initiatives driving adoption
4. Case Study - Microsoft

Corporate to bank connectivity

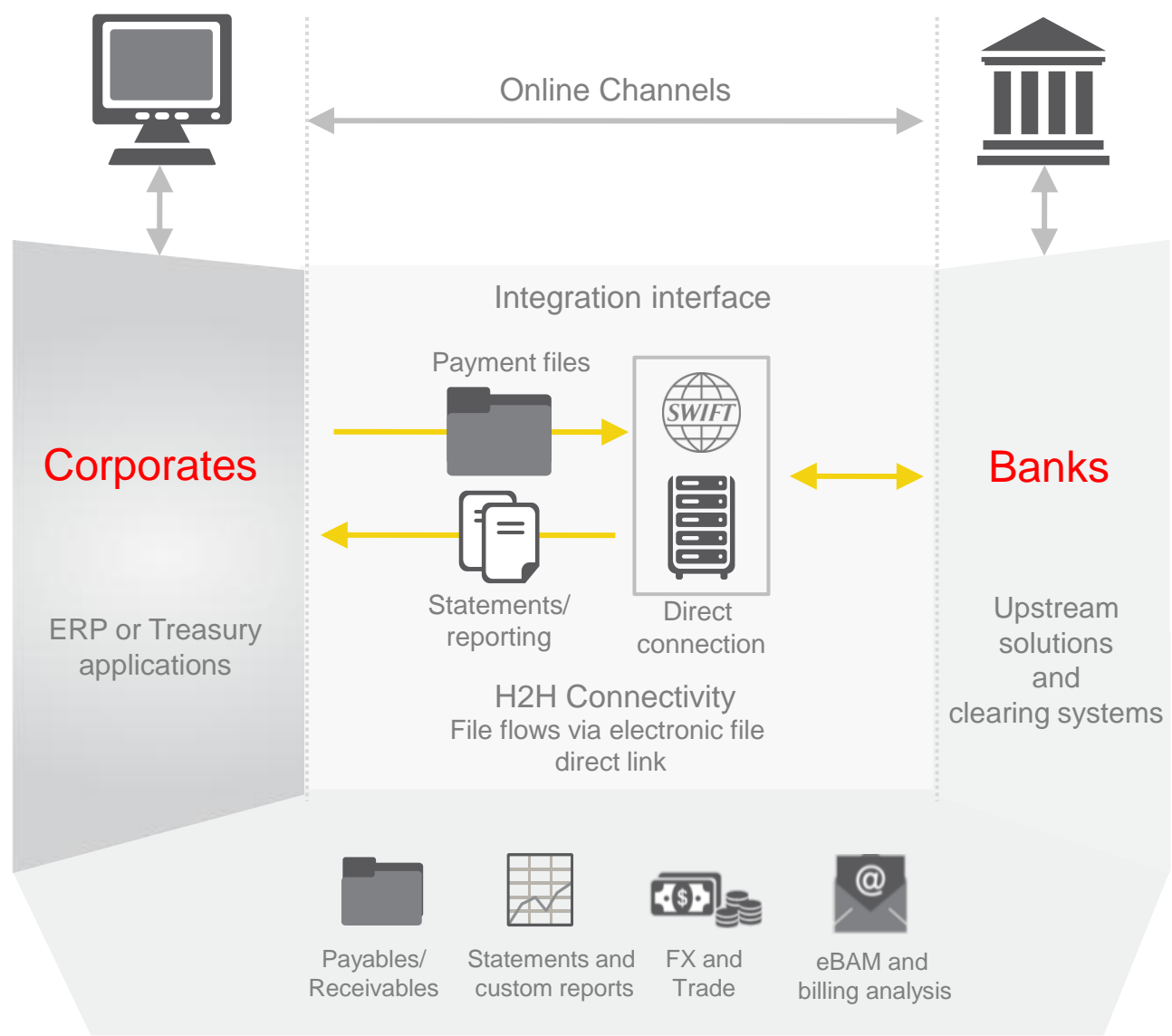


CLIENT TECHNOLOGIES

Connectivity Options



Integrated architecture



Flexible,
scalable
architecture
encompassing
ISO 20022

ISO 20022 End-to-End Messaging Standards



Payment Domain Current Schema

- Account Management
 - Change/Verify Account Identification
 - **Bank Account Management (BAM)**
- Payments Initiation – Customer to Bank
 - **Initiation**
 - Mandate
 - Creditor Payment Activation Request
- Payments Clearing and Settlement (both customer initiated as well as interbank related)
 - Credit Transfers
 - Direct Debit
 - R-Transactions
- Cash Management
 - **Bank-to-Customer Cash Management**
 - Notification to Receive and Account
 - Reporting Request
 - Exceptions and Investigations

Industry Collaboration

- Forum for FI and Non-FI to progress usage of ISO 20022, simplify implementation
- Promotes acceptance of ISO20022 as common XML standard between corporates/banks
- Achieves – through consultation, collaboration and agreement – common implementation templates for relevant ISO 20022 financial messages
- Increases customer demand for multibank coordination of implementations
- Global corporate, multi-banked, multi-payment type, multi-country implementations (mixed payables)
- Intended specifically for global, multi-country, multi-bank and multi-instrument implementations the participating banks can commonly accept
- Can be published/endorsed from appropriate communities
- Engages corporate partnership
- Influences adoption by market infrastructures and application vendors



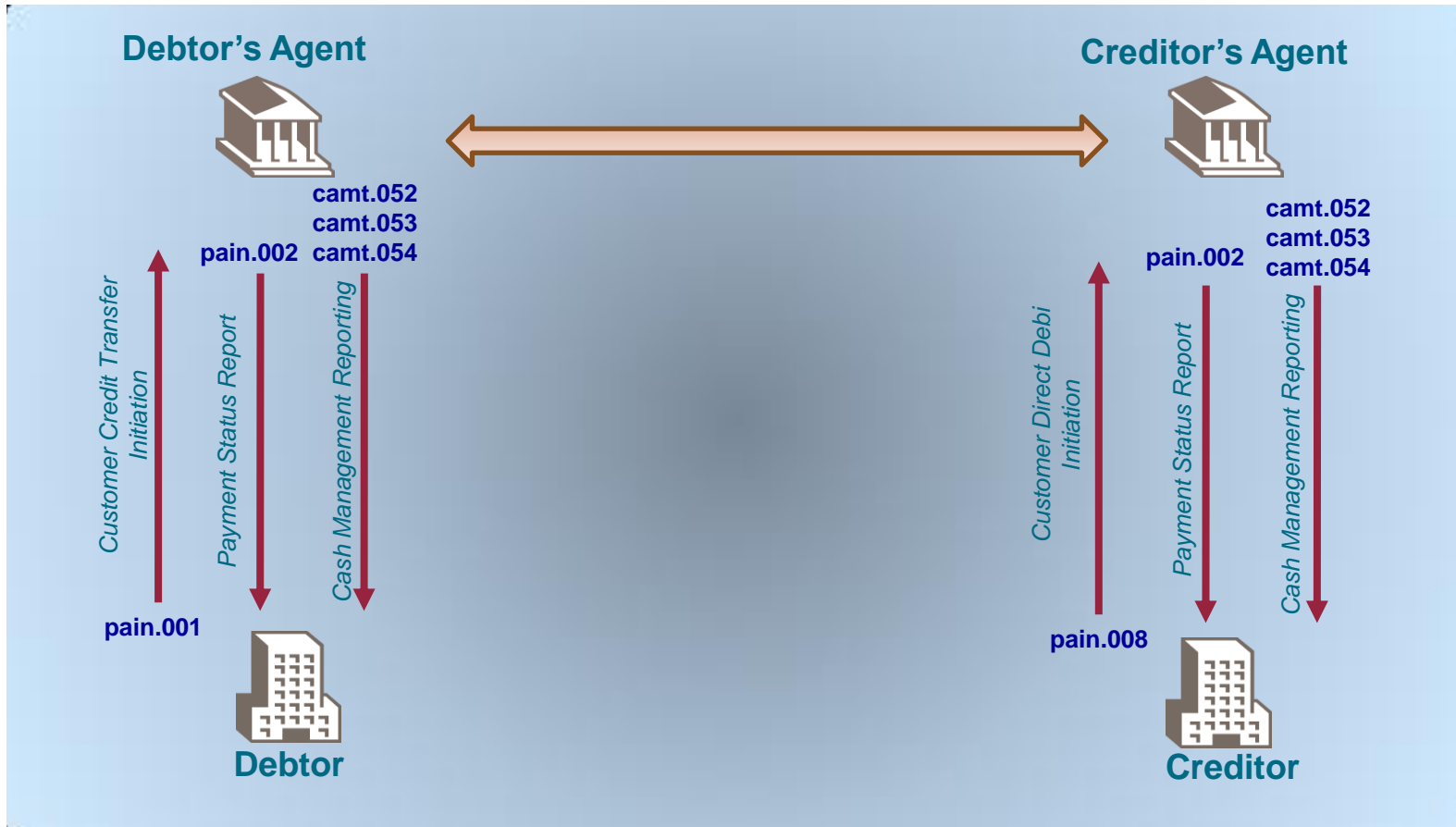
CGI Membership

In total 55 members (Contributing & Observers)

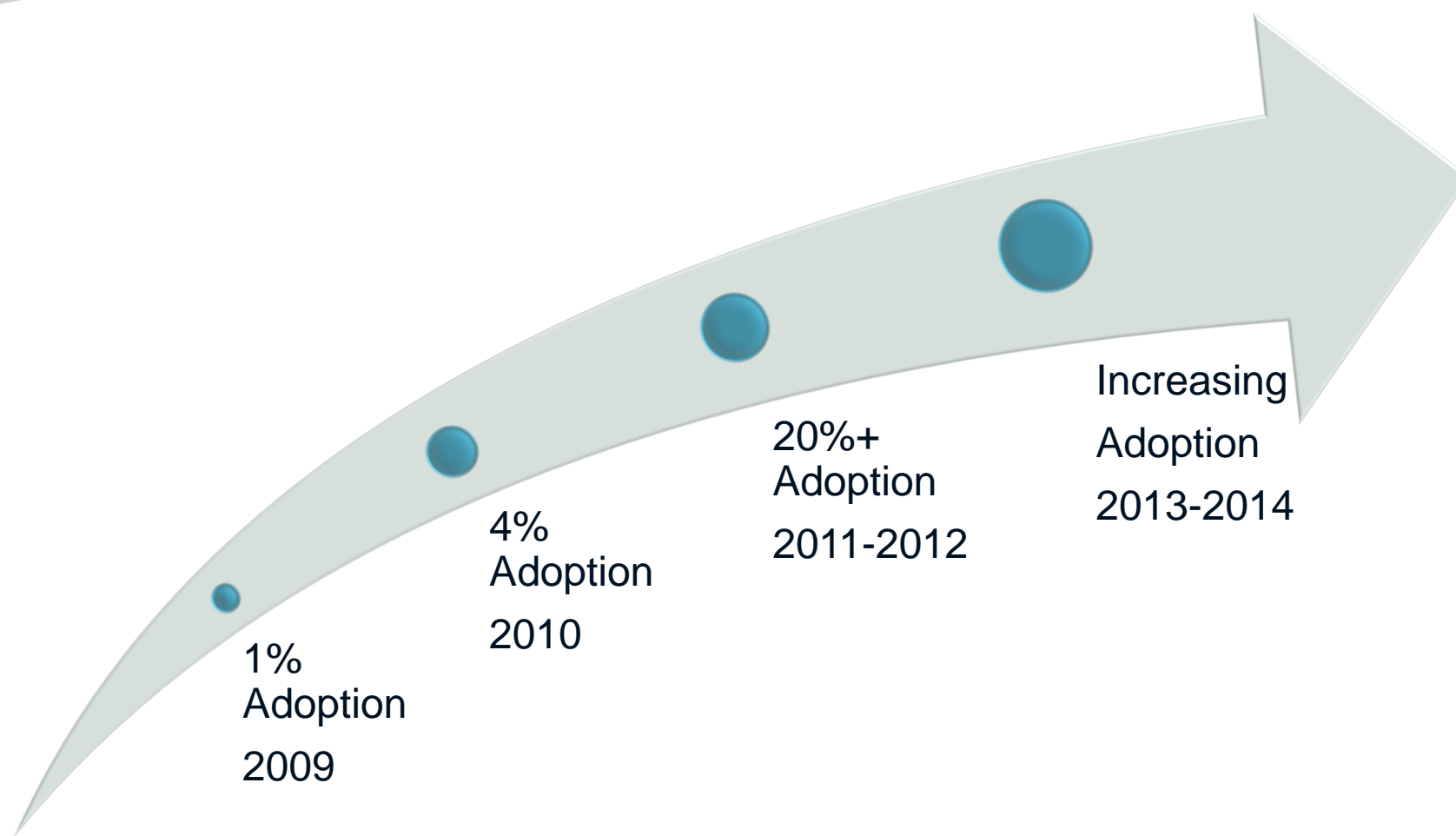
- AITI
- Bank of America Merrill Lynch
- Barclays
- BBVA
- BNP Paribas
- Bottomline Technologies
- BSK, Bankenes Standardiseringskontor
- CBI Consortium
- Citibank
- Commerzbank
- Danish Bankers Association
- Danske Bank
- Deutsche Bank
- DnB NOR
- Exalog
- General Electric
- GXS
- HSBC
- ING Bank
- J.P.Morgan
- Netilys Consulting
- Nets
- Nordea Bank
- Raiffeisen Bank International
- Royal Bank of Scotland
- Santander
- SAP AG
- SEB
- Standard Chartered Bank
- Sungard
- SWIFT
- Sydbank A/S
- UK Payments Administration
- Unicredit
- UTSIT
- Visma Software International
- XMLdation



CGI flows currently approved and available



Corporate adoption trend





- Banking Infrastructure
 - 250+ subsidiaries
 - 100+ global banking partners
 - 85 currencies
 - 1000 bank accounts (500+ managed daily)
- Visibility to cash via MT messages and other Electronic statements
- Multiple Bank Specific VPN connections

The Initiative Managing Global Cash with SWIFT

Electronic Bank Statements

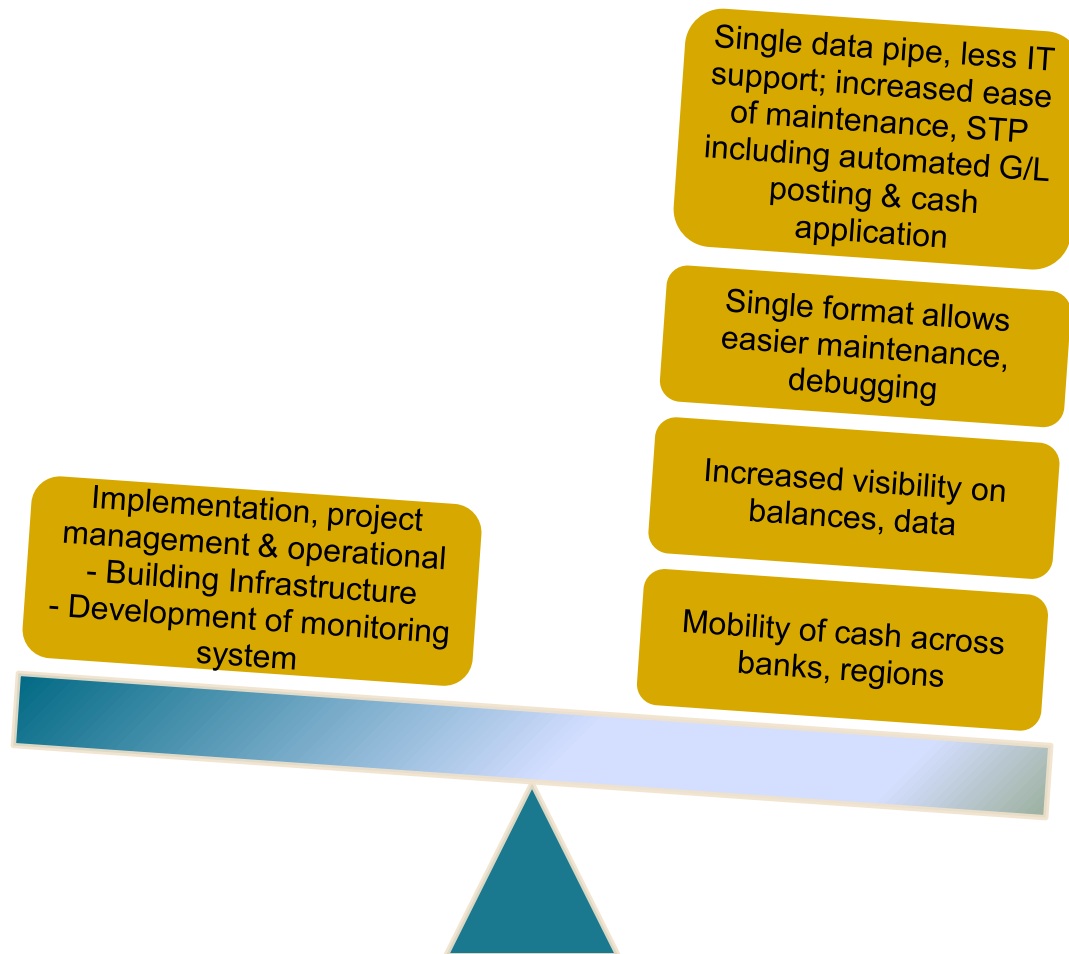


Wire Payments



Cost

ROI



Collaboration drives innovation

- Win-win solution for corporate and bank
- First ever implementation of ISO-XML 20022 Statement reporting V2
- Recognized by the industry
 - ✓ Pinnacle Award 2011
 - ✓ Alexander Hamilton Award 2011
- Standards are a great starting point for normalizing corporate to bank communications
- Preparation and planning are required to optimize results
- Implementations may vary for a variety of reasons
 - ✓ Market practice
 - ✓ Bank practice
 - ✓ Corporate practice
- Build partnerships with your bank and SWIFT

Q&A

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