

## Reference data for corporates

### For trouble-free payments

Rely on SWIFT, the ISO registrar for BIC and IBAN formats and prime issuer of LEIs

**Improve your payment processes with SWIFT payment reference data and financial information for corporates:**

- No SWIFT connection required
- Easy to access and directly from the source
- Worldwide coverage
- Accurate and up-to-date
- Ready for import into your SAP™/ERP system
- Online, as a file (txt or xml) or via SWIFTRef APIs
- Already used by over 500 corporates today

**What do the SWIFTRef Corporate packs allow?**

- BIC identification and validation
- IBAN validation and BIC from IBAN generation
- National clearing code search
- Look-up and validation of banks' Standing Settlement Instructions (SSI)

- How can I build and maintain an accurate bank master file to reduce payment errors and avoid payment delays?
- What is the BIC for this bank? Is this national bank identifier valid?
- Is this IBAN valid?
- Where can I find the CHIPS code for this bank?
- Which IBAN corresponds to this local account number?
- Which BIC corresponds to my suppliers' IBAN account?
- Is it a holiday in the payment destination country?
- Who's the USD correspondent of my FX counterparty?
- And much more...

The chances are high that you are faced with these challenges on a regular basis and need a source of accurate and up-to-date payment reference data.

Validating and maintaining the necessary payment reference data for suppliers, clients and financial institutions from different sources is often a considerable challenge for corporates. Payment failure generates costly investigations and delays, putting efficiency and reputation at risk.

SWIFTRef addresses and solves these challenges for you. With SWIFTRef, you'll have all the payments reference data and financial information you need: from a single source, worldwide, daily, in any format, built for your needs and budget, and ready for import into any ERP-system or SAP™ FICO system v4.7 and beyond.

**What can you find in the SWIFTRef Corporate packs:**

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All BIC codes from the ISO registry (200+ countries), from SWIFT connected and non-connected financial institutions and corporates

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National bank identification codes totaling over 1,000,000 for 180+ territories, including 220,000+ codes in local language package

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Legal Entity Identifiers (LEI)

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Banks' name, address and contact details

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SEPA routing information and IBAN validation for 70+ countries

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Banks' Standing Settlement Instructions (SSI) for worldwide retail and wholesale payments

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International clearing and settlement systems memberships (direct and indirect)

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Country, currency and bank holiday information

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Credit ratings

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Bank hierarchy information

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Discover the pack that best meets your needs or simply request a free online trial today at [swiftref@swift.com](mailto:swiftref@swift.com)

Your needs 	Corporate Pack One			Corporate Pack Two			Corporate Pack Three		
	Corporates requiring manual access to worldwide payments reference data and a SEPA-compliant client and supplier database			Corporates with SAP™/ERP systems requiring full integration of reference data for frequent international and SEPA payments			Corporates with SAP/ERP systems requiring full integration of reference data for frequent international/SEPA payments as well as for FX/MM market transactions		
Content and channel availability	Online lookup	File	SAP™	Online lookup	File	SAP™	Online lookup	File	SAP™
All SWIFT BIC codes worldwide	●	● (IBAN countries)		●	●	●	●	●	●
National bank IDs (180+ territories), incl CHIPS Uid, ABA codes,...	●			●	●	●	●	●	●
BIC/IBAN data (70+ territories, incl SEPA)	●	●	●	●	●	●	●	●	●
Payments routing information	● (SEPA)			● (SEPA)	● (excl SEPA)		● (SEPA)	● (incl SEPA)	
Bank Standing Settlement Instructions for worldwide retail and wholesale payments (10.000+ banks)	●			●			●	●	
Country, currency and bank holiday information	●			●	●		●	●	
Bank hierarchy information	●			●	●	●	●	●	●
Financial, regulatory and entity information, credit ratings	●			●			●		
Relational data linking for easy integration		●			●	●		●	●
Daily/Monthly updates	Daily	Monthly		Daily	Daily/Monthly	Monthly	Daily	Daily/Monthly	Monthly
SWIFTRef products included in the corporate packs	Bankers World Online IBAN Plus			Bankers World Online IBAN Plus Bank Directory Plus Bank Directory for SAP™			Bankers World Online Payments Plus Bank Directory for SAP™		

Note you may also subscribe to individual file-based SWIFTRef products that are not part of the Corporate Packs offering.

The Bank Directory for SAP™ provides an easy and up-to-date bank data file for seamless creation and automated update of your SAP™/ERP bank master table

## Your challenges

### To generate payments and direct debits from your SAP™/ERP system:

- For accurate payments you need correct bank details (BIC, national bank identifiers) in each account entry of your SAP™/ERP system. Today these bank details are often entered and updated on a manual one-by-one basis, which makes the process highly time-consuming, cumbersome and prone to error.
- Bank details change so often that keeping track of these changes can pose significant challenges.
- Payments with inaccurate bank details may cause payment rejections and costly investigations, as well as payment delays that may impact your supply chain.

## Our solution

### Bank Directory for SAP™ (included in Corporate Pack Two and Three):

- The directory allows for bulk and speedy import of all bank details at once into the SAP™/ERP bank master table and automation of all subsequent data updates.
- It provides up-to-date bank details of all banks worldwide as well as related IBAN data.
- The directory can easily be interlinked with other SWIFTRef directories, such as SSI directories.
- The directory is available:
  - as manual or automated download file
  - as file delivery over SWIFTNet FileAct
  - via SWIFTRef APIs.

## SWIFTRef Data Validation Service

A consulting service that is designed to assist corporates in preparing for the integration of the Bank Directory for SAP™. The Data Validation service identifies key areas of your bank master table that need your attention and clearly pinpoint elements of the database that are not up-to-date and do not match the Bank Directory for SAP™ file. This leads to a cleaner database and easier integration with SWIFTRef Bank Directory for SAP™. Please contact your account manager for more details.

## Why have more than 500 corporates chosen SWIFTRef directories?

### SWIFT, the ISO registration authority for BIC and IBAN formats and prime issuer of LEIs.

SWIFT is the member-owned co-operative through which the financial world conducts its business.

Because of its industry role and established relationships, SWIFT is uniquely placed to deliver accurate and comprehensive reference data and financial information.

### Up-to-date and quality data

SWIFTRef sources data directly from data originators, including central banks, code issuers and banks.

We provide data collection tools that make it easy for issuers and originators to maintain data regularly and thoroughly.

The SWIFTRef utility constantly validates and cross-checks data across the different data sets.

### The way you need it

SWIFTRef has all the payments reference data you need, in one place.

Data sets are available in a range of packages to suit your specific business needs. SWIFT connectivity is not a prerequisite to benefit from access to these packages.

The SWIFTRef portfolio is delivered to you via a choice of delivery channels:

- online
- downloadable from the internet
- via SWIFTRef APIs
- via FileAct directly into your SWIFT environment

For detailed technical product specifications and samples, visit [www.swift.com/SWIFTRef](http://www.swift.com/SWIFTRef) or contact us at [swiftref@swift.com](mailto:swiftref@swift.com)