



SWIFT Business Intelligence Services

A spotlight on RMA Analysis

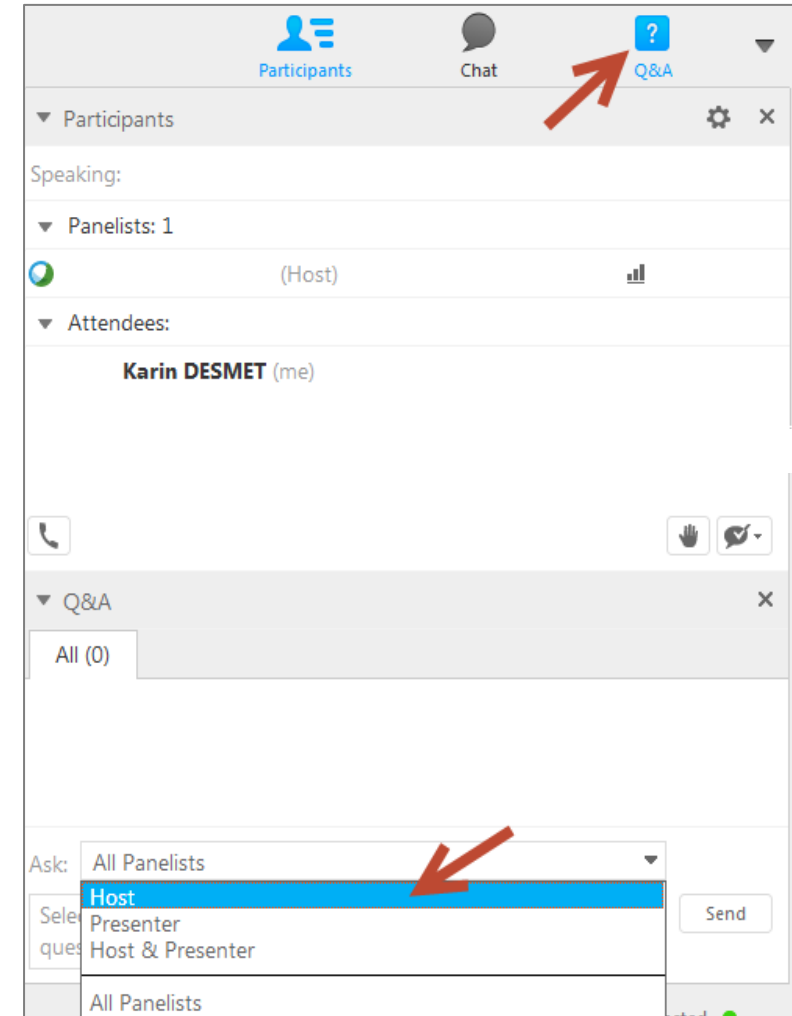
Regine Vergel de Dios

15 November 2018

- Join Teleconference (Phone) or Integrated VoIP (PC headset)
- For Phone
 - 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



The screenshot displays the Zoom meeting interface. At the top, there are three icons: 'Participants', 'Chat', and 'Q&A'. A red arrow points to the 'Q&A' icon. Below the 'Participants' section, there is a 'Speaking:' section with a dropdown for 'Panelists: 1' and a '(Host)' label. Underneath, there is an 'Attendees:' section with a dropdown for 'Karin DESMET (me)'. At the bottom, there is a 'Q&A' section with a dropdown for 'All (0)'. A red arrow points to the 'Ask:' dropdown menu, which is open and shows options: 'All Panelists', 'Host', 'Presenter', and 'Host & Presenter'. The 'Host' option is highlighted in blue. A 'Send' button is visible to the right of the dropdown.

Agenda

1

SWIFT RMA Usage

2

What is an RMA Analysis?

3

Other BI Services

SWIFT RMA Usage

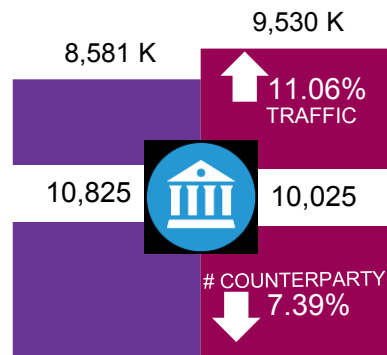


Live, delivered, International, MT 103 and MT 202 in Aug 2015 vs Aug 2018, by volume sent

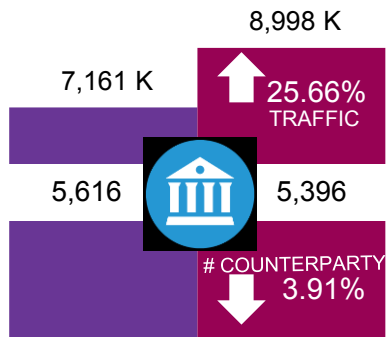
+21.04%

Global increase in messages for August 2015 vs August 2018

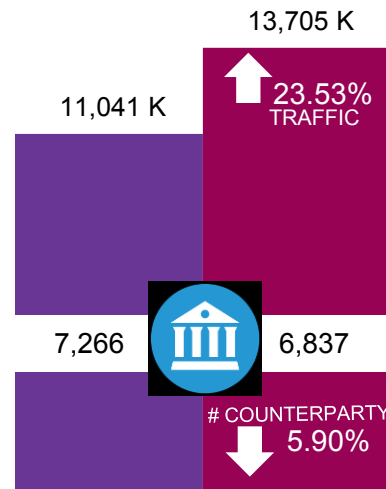
August 2018
August 2015



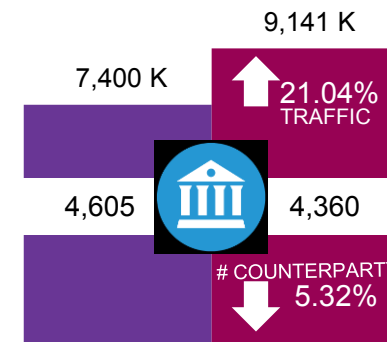
EMEA
of sent transactions.



UKINOR
of sent transactions.



AME
of sent transactions.



APAC
of sent transactions.

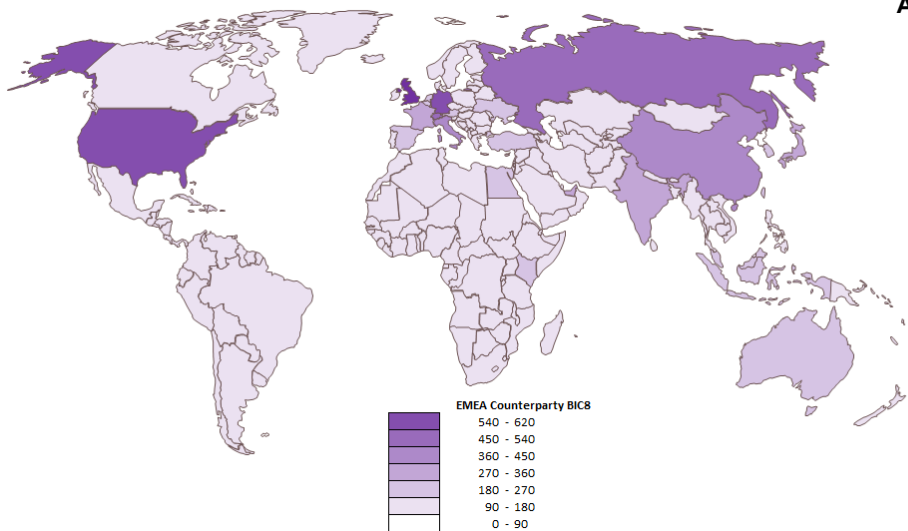


Originating from EMEA, delivered, International, MT 103 and MT 202 in Aug 2015 vs Aug 2018, by volume sent

August 2015

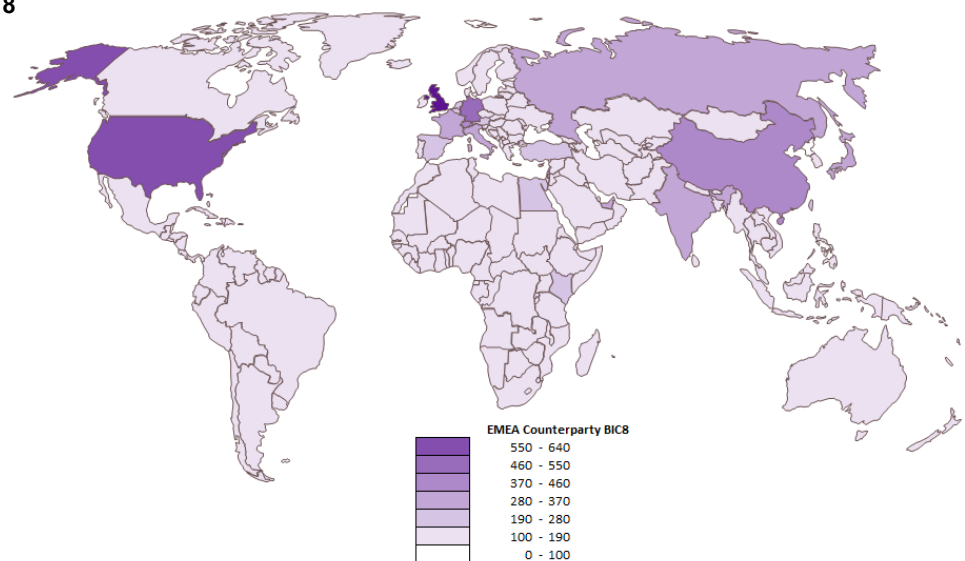
Top 10 BIC8 Receiver Country by volume sent

August 2018



August 2015 Rank August 2018

620		1		634
529		2		499
471		3		416
392		4		334
375		5		317
323		6		253
265		7		243
259		8		240
246		9		229
242		10		208



-27.17%

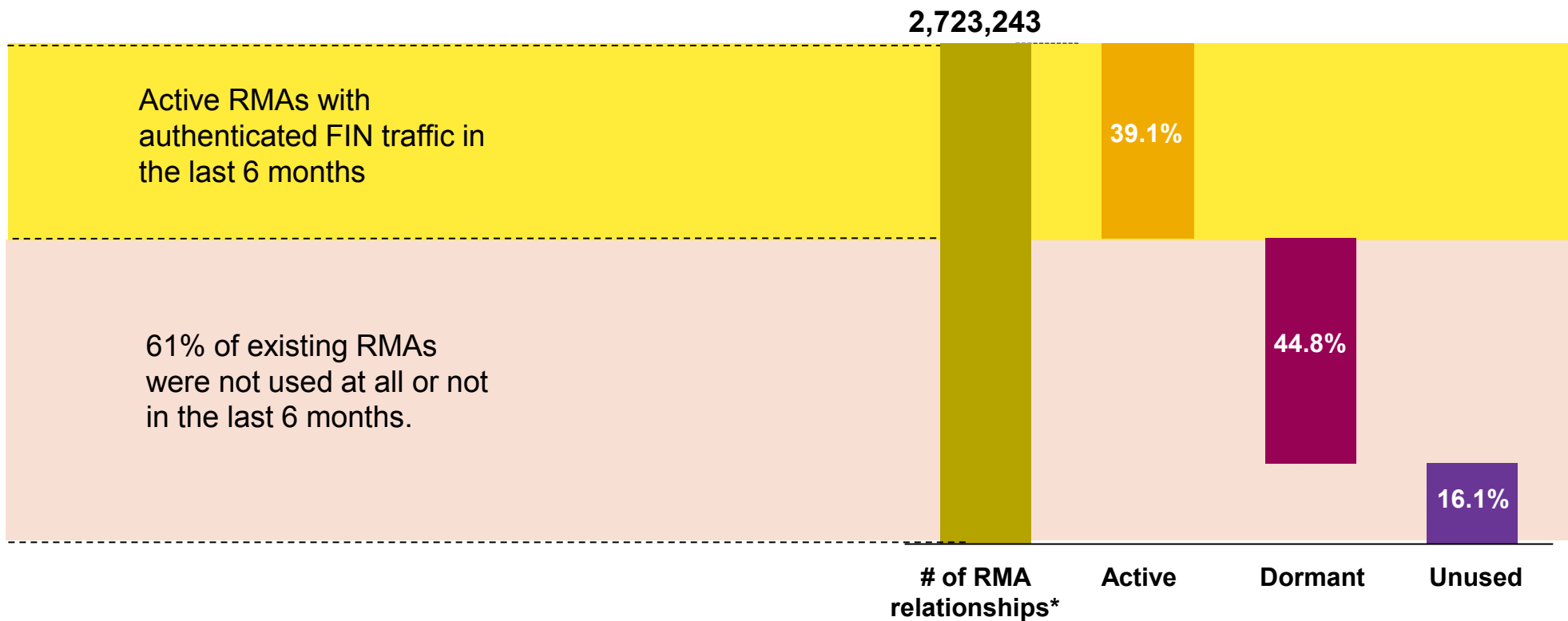
Percentage decrease in # of BICs in receiver country **Italy** for August 2015 vs August 2018

-35.56%

Percentage decrease in # of BICs in receiver country **Russia** for August 2015 vs August 2018



Total RMA relationships – August 2018



1.9% of 144 millions theoretical total
Based on assumptions of 12 thousands users**

*Inbound and Outbound

**Number of BICs involved in FIN traffic sent in August 2018 is 12K+

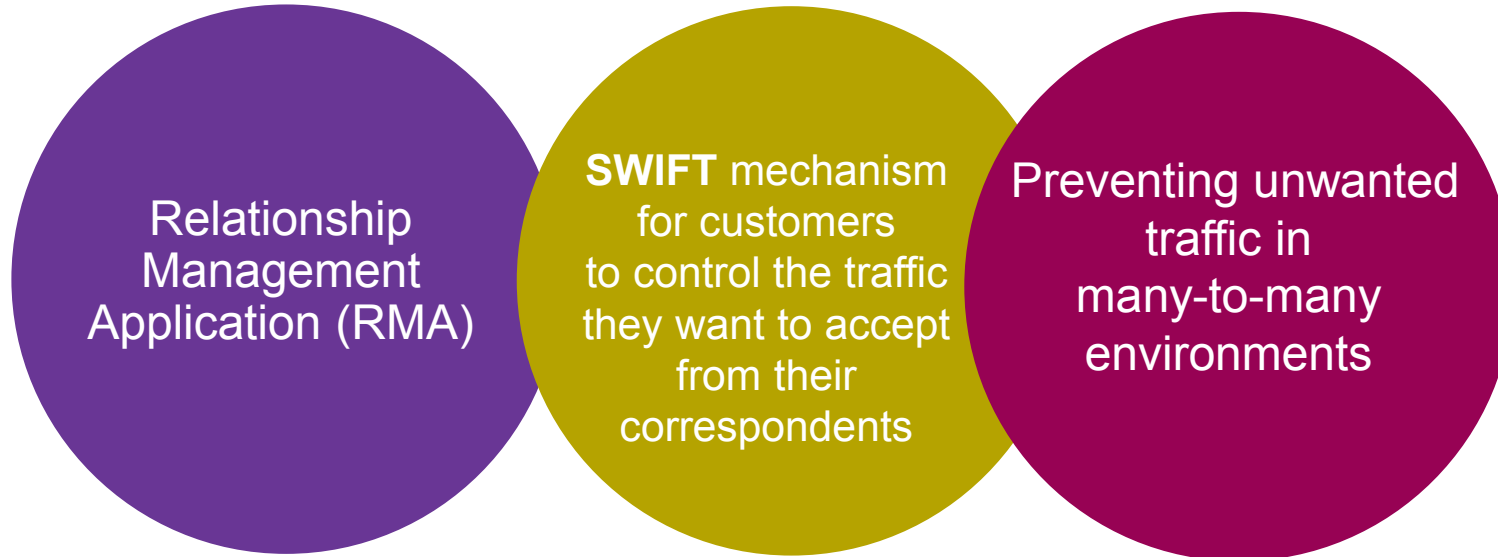
Source: SWIFT Compliance Analytics
This is a proxy based on instruction on the network.
Several assumptions have been made.



What is an RMA Analysis?



What is RMA?



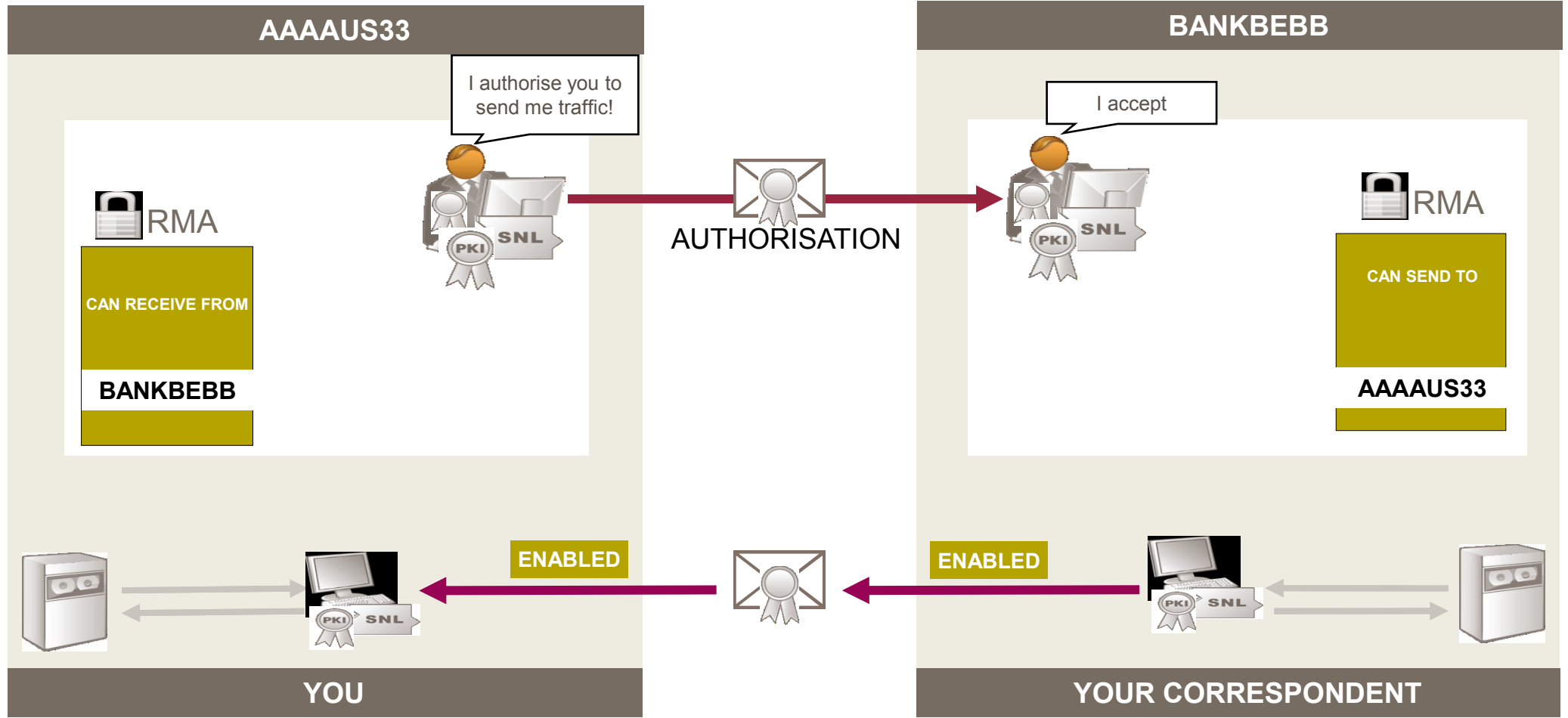
Which services use RMA?

Use of RMA is decided by the service administrator on a service by service basis

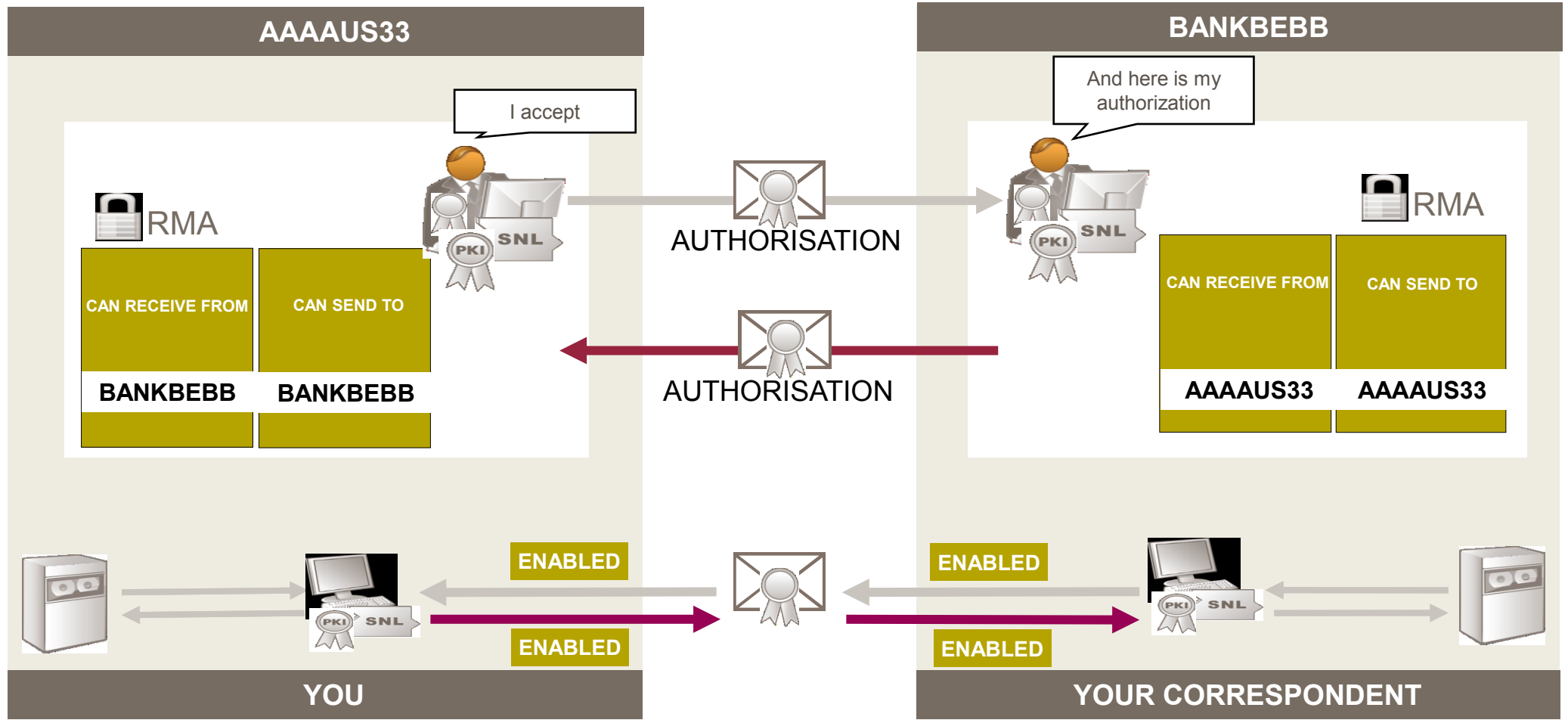
The service characteristics for the support of RMA are included in the Application Service Profile (ASP) for each service

FIN	FileAct	InterAct	Browse
<ul style="list-style-type: none">Use of RMA is mandatory for FIN. Users must exchange authorisations with their correspondents and use them to filter traffic.	<ul style="list-style-type: none">SCORE FileAct / Generic FileAct<ul style="list-style-type: none">use of RMA is and will remain optionalUsers who wish to filter incoming files can choose between two options<ul style="list-style-type: none">using locally created RMA authorisations orusing a white or black list filter functionality provided by the interface vendor	<ul style="list-style-type: none">There are no plans for any InterAct services to use RMA in the foreseeable future.	<ul style="list-style-type: none">RMA does not apply to Browse-based services

RMA - Sending and Receiving Authorisations



RMA - Sending and Receiving Authorisations



What are the benefits of RMA Analysis?



Review

Inbound and outbound RMA usage by correspondent



Avoid

Unwanted traffic



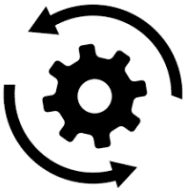
Reduce

Maintenance cost and risk by identifying dormant or unused business relationships



Access

To business intelligence to make fact-based decisions



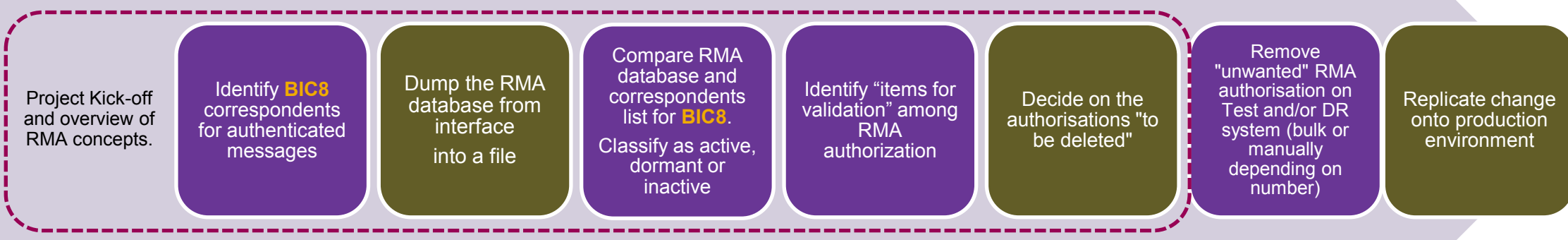
Automated

Reliable removal of unwanted RMA records

Cleaning Dormant/Inactive RMA Authorisation

Ensure you cannot send by mistake messages to unwanted correspondents

Optional

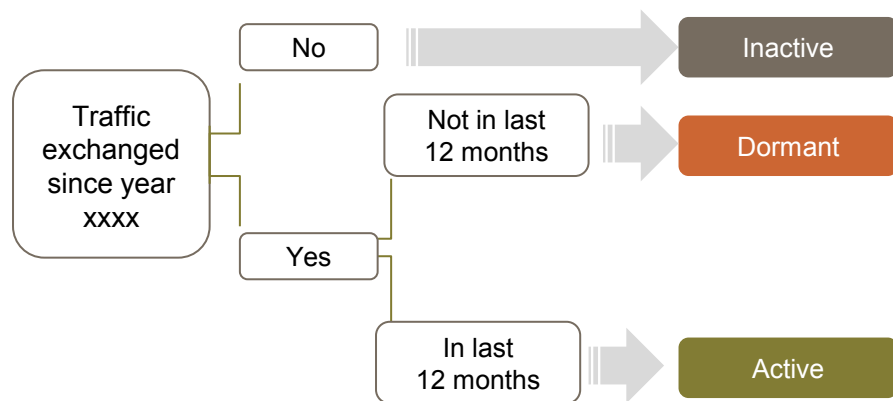


Smaller RMA database to maintain

IN PURPLE: Where SWIFT can help you – with BI services and/or with own-developed tool to bulk-clean RMA authorisations



RMA statuses based on Business Intelligence data



Definition of RMA status

Enabled

Indicates that an authorisation is active. Messages can be transmitted.

Deleted

Deleting an authorisation means that you are rejecting an active authorisation.

Revoked

Revoking an authorisation means that you no longer allow your correspondent to send you messages.

Rejected

Rejecting an authorisation means that you are refusing the permission to send messages to a correspondent.

In the Issued tab a rejected entry means that the counterparty bank does not want to send messages to you.

BI Professional Services

Unlocking **business value** from customised data analysis

Last data month			Aug-17												
Own BIC	Corr. BIC	Corr. Country	MT Cat - Rec	Outbound RMAs	Rec. FY 2016	Rec. YTD 2017	Rec. Last period	Rec. Statu	Outbound Status RMA	Outbound RMA + ?	Unauthenticated MT Cat - Rec	Unauthenticated Rec. FY Last 12 months	Unauthenticated Rec. Last perio	Outbound RMA Issuance date	
DEM0NND	CTPYFI22	Finland	1-----	Outbound	63	-	Aug-16	Active	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYDE33	Germany	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYNO22	Norway	1-2-----	Outbound	-	-	Jan-14	Dormant	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYSI2X	Slovenia	1-----	Outbound	3	-	May-16	Dormant	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYPHMM	Philippines	1-----	Outbound	-	-	Jan-13	Dormant	Enabled	Y	-----	-----	No Traffic	04.02.2009	
DEM0NND	CTPYGAAA	Greece	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYKZKX	Kazakhstan	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYBE2A	Belgium	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic	29.12.2009	
DEM0NND	CTPYBEBR	Belgium	1-----	Outbound	-	-	Feb-13	Dormant	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYBRSP	Brazil	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic	17.08.2009	
DEM0NND	CTPYCHZZ	Switzerland	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYDEFF	Germany	1-----	Outbound	-	-	Oct-14	Dormant	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYDKKK	Denmark	1-----	Outbound	-	-	Jun-14	Dormant	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYGB2L	United Kingdom	1-----	Outbound	58	-	Dec-16	Active	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYHKAA	Hong Kong	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic	22.10.2009	
DEM0NND	CTPYHKHH	Hong Kong	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic	10.03.2009	
DEM0NND	CTPYIDJA	Indonesia	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYINBB	India	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYITMM	Italy	1-----	Outbound	1	-	Aug-16	Active	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYJPJT	Japan	-2-----	Outbound	-	-	Mar-13	Dormant	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYKRSE	Korea, Republic of	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYNL2A	Netherlands	1-2-----7-	Outbound	267	557	Aug-17	Active	Enabled	Y	-----9	785	Aug-17		
DEM0NND	CTPYNL2R	Netherlands	1---4---7-	Outbound	2	-	Mar-16	Dormant	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYSESS	Sweden	1-----	Outbound	-	-	Oct-15	Dormant	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYUS4T	United States	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYLULL	Luxembourg	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic	06.02.2009	
DEM0NND	CTPYDEFX	Germany	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYGB2X	United Kingdom	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYINDX	India	-----	Outbound	-	-	No Traffic	Unused	Enabled	N	-----	-----	No Traffic		
DEM0NND	CTPYSGSX	Singapore	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYUS33	United States	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYCIAB	Cote d'Ivoire	-----	-	-	-	No Traffic	Unused	-	N	-----	-----	No Traffic	-	
DEM0NND	CTPYLT2X	Lithuania	1-----	Outbound	-	2	Feb-17	Active	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYFRFP	France	1-2--4----	Outbound	8	12	Aug-17	Active	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYIE2D	Ireland	1-----	Outbound	90	85	Aug-17	Active	Enabled	Y	-----9	8	Aug-17		
DEM0NND	CTPYIMDX	Isle of Man	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYJESH	Jersey, C.I.	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic	01.12.2008	
DEM0NND	CTPYMTMT	Malta	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYTRIS	Turkey	1-----7-	Outbound	8	6	Jul-17	Active	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYITMM	Italy	-----	Outbound	-	-	No Traffic	Unused	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYDKKK	Denmark	1-----	Outbound	72	33	Aug-17	Active	Enabled	Y	-----	-----	No Traffic		
DEM0NND	CTPYPLPW	Poland	1-----7-	Outbound	23	16	Aug-17	Active	Enabled	Y	-----	-----	No Traffic	17.12.2008	
DEM0NND	CTPYRUMM	Russia	1-----	Outbound	-	-	Jun-14	Dormant	Enabled	Y	-----	-----	No Traffic		



BI Professional Services

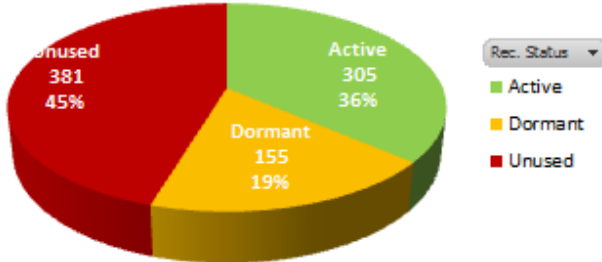
Unlocking **business value** from customized data analysis

Outbound RMA	# RMA	FIN Rec. FY 2012	FIN Rec. FY 2013	FIN Rec. FY 2014	FIN Rec. FY 2015	FIN Rec. FY 2016	FIN Rec. YTD2017
Active	305	21,328	55,161	39,439	41,018	42,032	28,076
Dormant	155	373	988	721	377	78	-
Unused	381	-	-	-	-	-	-
Grand Total	841	21,701	56,149	40,160	41,395	42,110	28,076

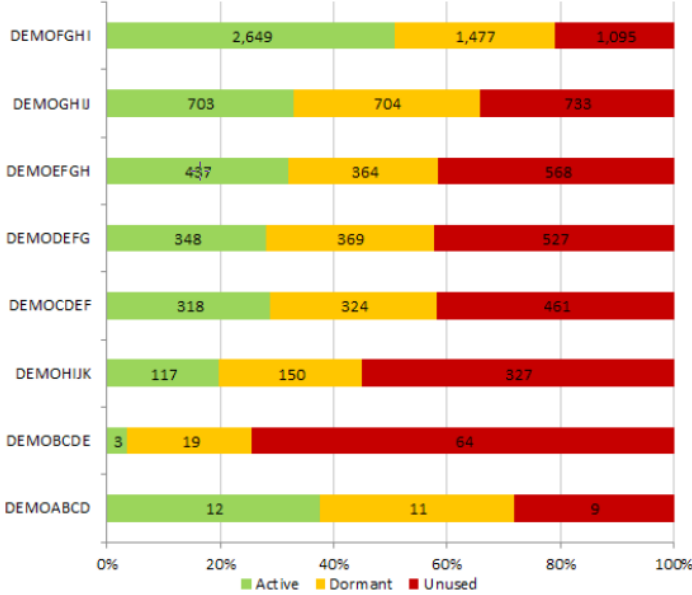
Outbound RMAs

R... FIN Rec. FY 2... FIN Rec. FY 2... FIN Rec. FY 2... FIN Rec. FY 2... FIN Rec. FY 2... FIN Rec. YTD2...

Outbound RMA



Outbound RMAs per Entity



Business Intelligence Services



Business Intelligence portfolio

Business development / Regulatory requirements / Market practices

Watch

- Traffic/ Billing Analytics
- Banking Insights
- Banking Analytics
- Banking Analytics Premium
- Securities Insights
- Securities Analytics

SWIFT Scope

- Intraday liquidity reporting
- Central banks

SWIFT economics

- SWIFT index
- Monthly RMB tracker

GPI

- Observer Insights
- Observer Analytics
- BI solutions for GPI

BI Services

- Peer Benchmarking
- FX Performance Insights
- Operational Excellence
- RMA Analysis
- Corporate Business Development Report

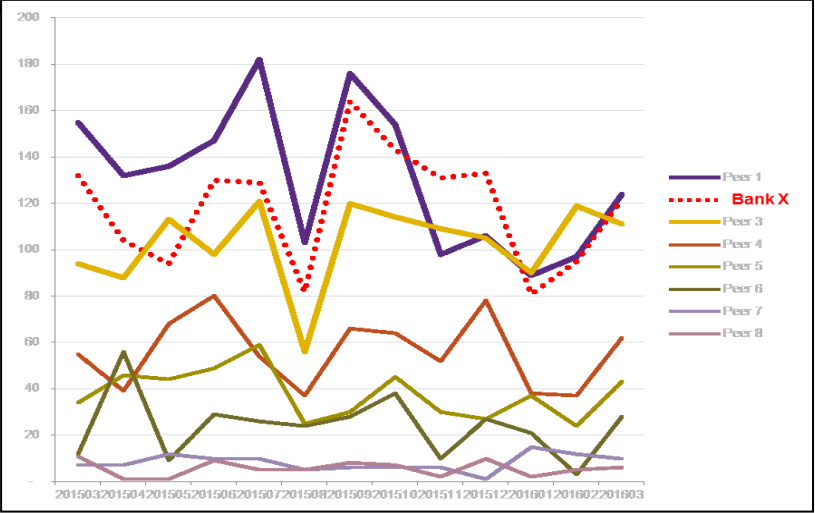


Business Intelligence Services

Unlocking **business value** from customised data analysis

Peer Benchmarking

Your position and growth in the market **compared to peers** to gain competitive insights to feed into strategy planning



Fully customised reports and consulting

Comparison with closest competitors

Deliveries as one-off or recurring reports



Business Intelligence Services

Unlocking **business value** from customised data analysis

Corporate Business Development Report

List of **corporates connected to SWIFT**, your payment or reporting business activity compared to the market or your peers

“customers that have been contacted by some of our local branches, like ING Russia, might not show up in our overviews at a central level. We wanted to be more efficient and avoid bothering our customers by having them sign similar contracts more than once”

Hendrik De Spiegeleer
Senior Commercial Product Manager, SWIFT, ING



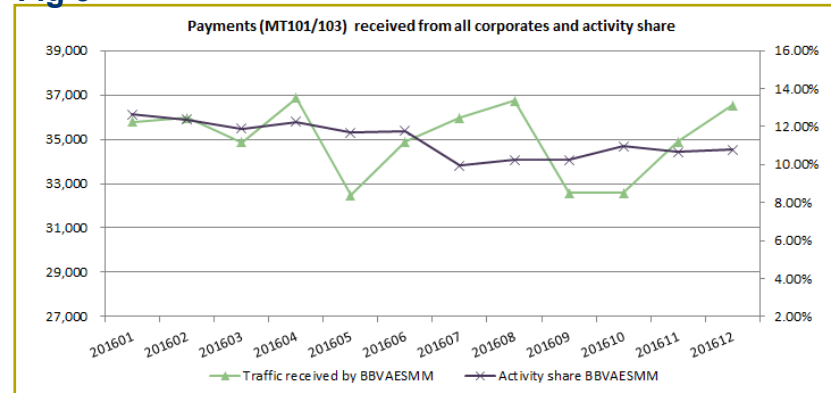
Fig1

Growth - Current Month vs Previous Month				FIN			
BIC	Country	SECTOR	Name	Payment			
				Fin Sent to Bank X		Fin Received from Bank X	
				YTD_2016	Growth	YTD_2016	Growth
BIC Corporate A	France	Support Services	Corporate A				
BIC Corporate B	United States	Software & Computer Services	Corporate B				
BIC Corporate C	France	Electricity	Corporate C	536.00	5%	485.00	11%
BIC Corporate D	Germany	Software & Computer Services	Corporate D				
BIC Corporate E	Germany	General Financial Services	Corporate E	365.00	-3%	124.00	-6%
BIC Corporate F	France	Insurance	Corporate F				
BIC Corporate G	United Kingdom	Travel & Leisure	Corporate G	85.00	14%	165.00	-12%
BIC Corporate H	United Kingdom	Travel & Leisure	Corporate H				
BIC Corporate I	Korea, Republic of	Personal Goods	Corporate I	86.00	-12%	13.00	-5%
BIC Corporate J	United Kingdom	General Financial Services	Corporate J				

Fig 2

Corporate BIC	Geo Region	Country	Sector	Corporate Name	201606	201607	201608	201609	201610	201611	201612
BIC Corporate A	Europe & Africa	Spain	Construction & Materials	Corporate A	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE
BIC Corporate B	North America	United States	Travel & Leisure	Corporate B			TEST	LIVE	LIVE		
BIC Corporate C	Europe & Africa	Netherlands	Chemicals	Corporate C			TEST	TEST	TEST	TEST	TEST
BIC Corporate D	Europe & Africa	France	Electronic & Electrical Equipment	Corporate D	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE
BIC Corporate E	North America	United States	General Industrials	Corporate E	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE
BIC Corporate F	Asia-Pacific	Republic of the Marshall Islands	Financial Services	Corporate F					LIVE	LIVE	LIVE
BIC Corporate G	Europe & Africa	Luxembourg	Industrial Metals & Mining	Corporate G	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE
BIC Corporate H	Europe & Africa	Denmark	Industrial Transportation	Corporate H	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE
BIC Corporate I	Europe & Africa	Austria	Support Services	Corporate I			TEST	TEST	LIVE	LIVE	LIVE
BIC Corporate J	Europe & Africa	Netherlands	TBD	Corporate J	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE
BIC Corporate K	Europe & Africa	France	Chemicals	Corporate K	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE	LIVE
BIC Corporate L	Europe & Africa	Italy	Nonlife Insurance	Corporate L	LIVE	LIVE	TEST	TEST	LIVE	LIVE	LIVE

Fig 3



- 1** SWIFT RMA Usage
- 2** What is an RMA Analysis?
- 3** Other BI Services





Questions?

Please contact us at Watch@swift.com or visit swift.com/BI



Participants

Chat

Q&A

Participants

Name

Panelists: 1

Judith Giel (host)

Attendees:

Bruno Coopmans

Request

Mute

Q&A

Chat

Q&A

All (0)

Ask: All Panelists

Type your questions here!

Send

23

Connected

Cisco

Select
"All Panelists"

Type your questions here!

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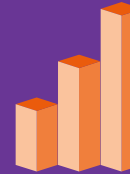


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