SWIFT Training
Our knowledge, your solution.

On-boarding to SWIFT for Service Bureaux

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Agenda

On-boarding process
      Introduction
      On-boarding process
      Demo
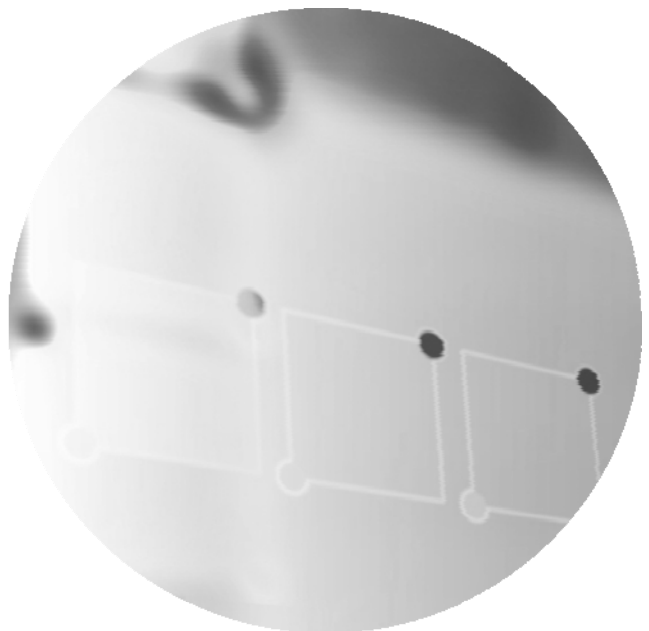   On-boarding application for Sales

Legal aspects
      SWIFT User categories
      Eligibility criteria for Corporates
      Message routing restriction tables
      BIC Policy
      Service Bureaux framework

Technical and security aspects
      Connectivity and timeline
      Alliance Essentials Kits
      SWIFTNet Security Officers
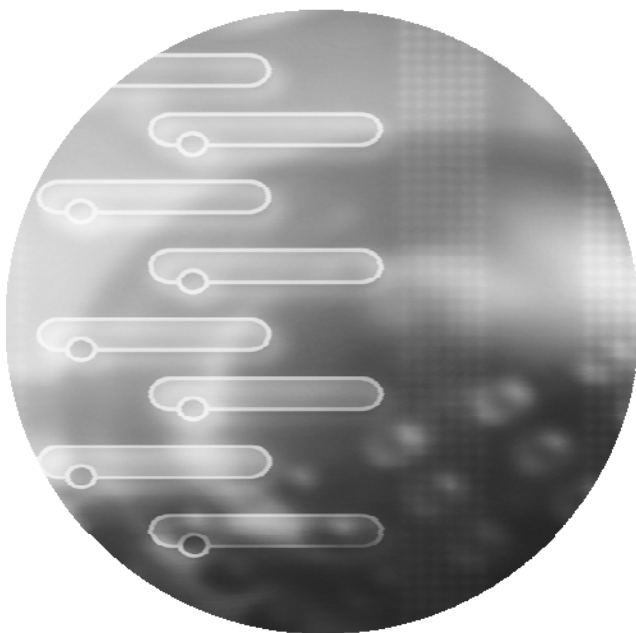   The swift.com administrators

Conclusion
      Go-live date
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On-boarding process

Introduction to the on-boarding process
On-boarding process
Demo of the on-boarding application
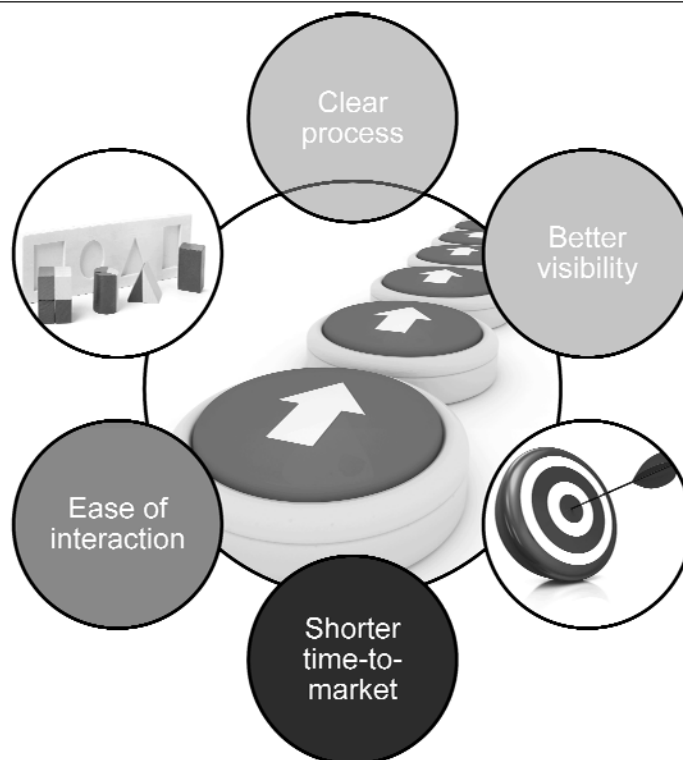On-boarding application for Sales

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Introduction
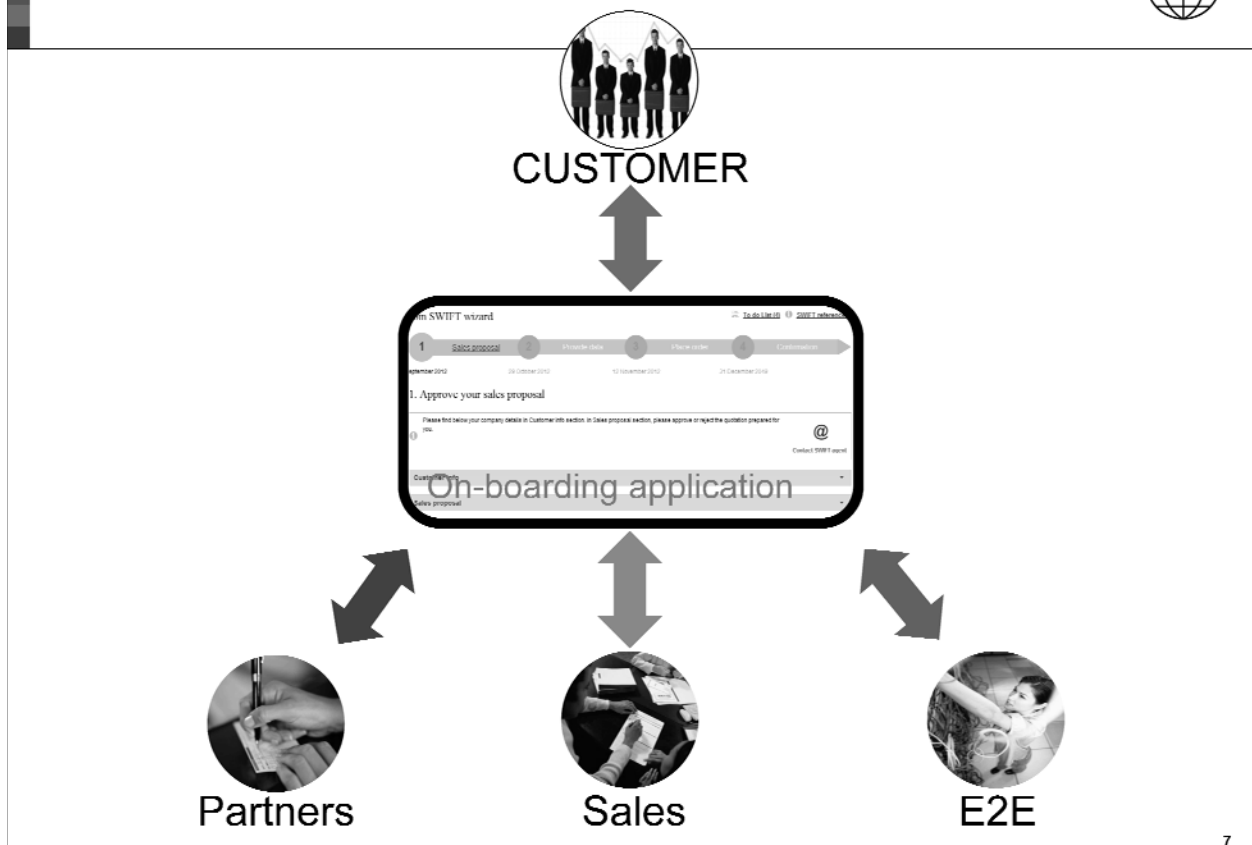
The on-boarding application is an application on swift.com which enables interactions between the customer and SWIFT.

SWIFT can push information from its internal system SAP to the application in an efficient way.

It brings a lot of benefits to customers and to SWIFT.

Clear process

Clear process for the customer and for SWIFT. Documents are tailor-made for each customer, "a la carte" (technical configuration and legal documents). The customer only sees the necessary documents. There are 4 gates to pass to go live:

1. Approval of sales proposal (quotation)
2. Data
3. Ordering
4. Confirmation of go-live date

Better visibility

Better visibility for the customer, where its on-boarding order stands, for Sales and Support: they know what is coming up and what information is missing.

Ease of interaction

Ease of interaction between the customer and SWIFT. Necessary documents are uploaded, and nothing more. Sales and Support can simulate what the customer sees, therefore they can assist the customer in an efficient manner.

Shorter time-to-market

Shorter time-to-market for the customer to come on-board. Therefore, the customer can send messages earlier, benefiting from the infrastructure and investment. SWIFT gets the revenues from the traffic.
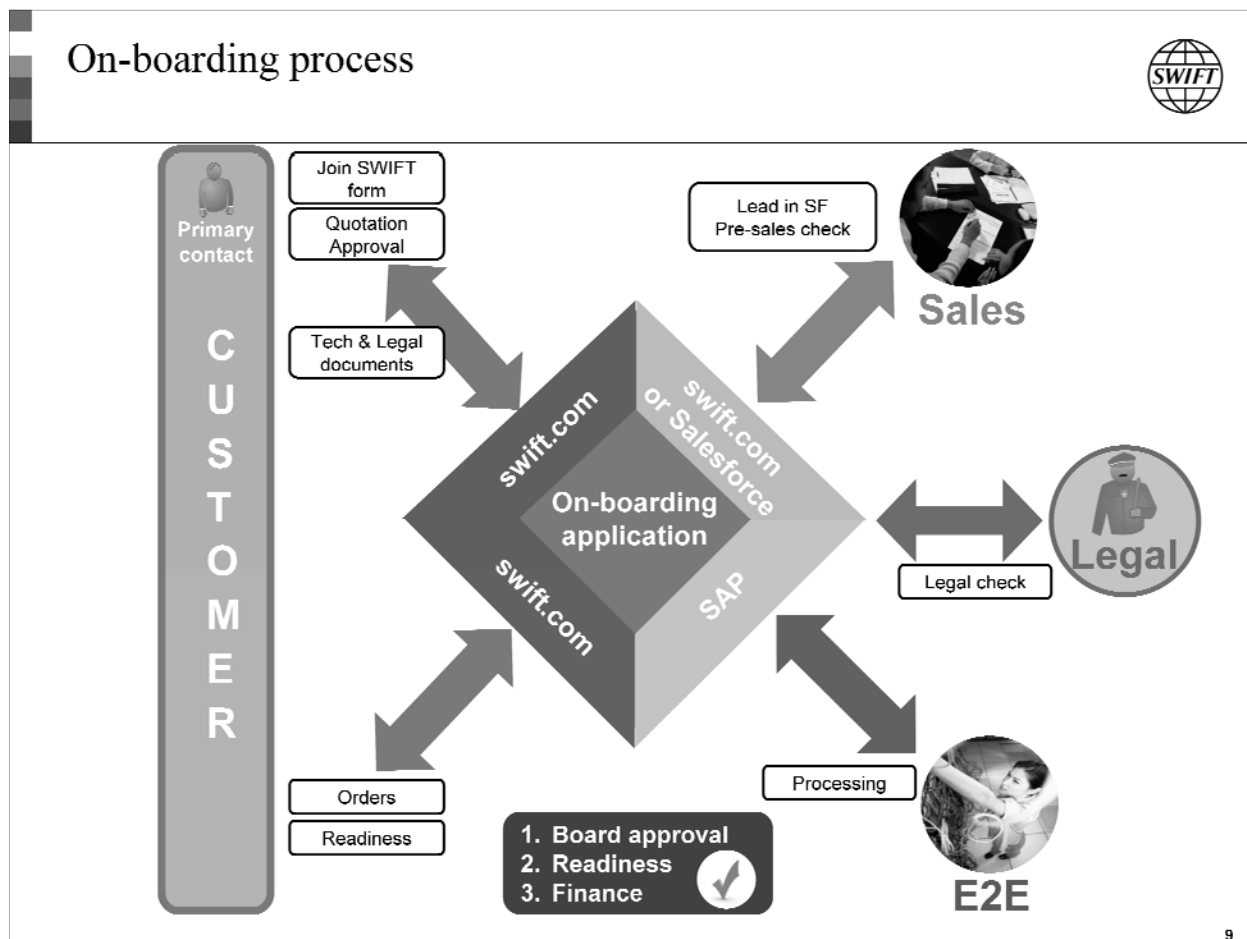
- Join SWIFT form
  - The form is under the section ordering on swift.com (ordering > Join SWIFT)
- Lead in SF
  - The lead in SF is created automatically, but it is not assigned.
  - An email notifies the country responsible and backup of the lead
  - The agent (Sales partner in this case) should manually take ownership of the lead.

On-boarding detailed process
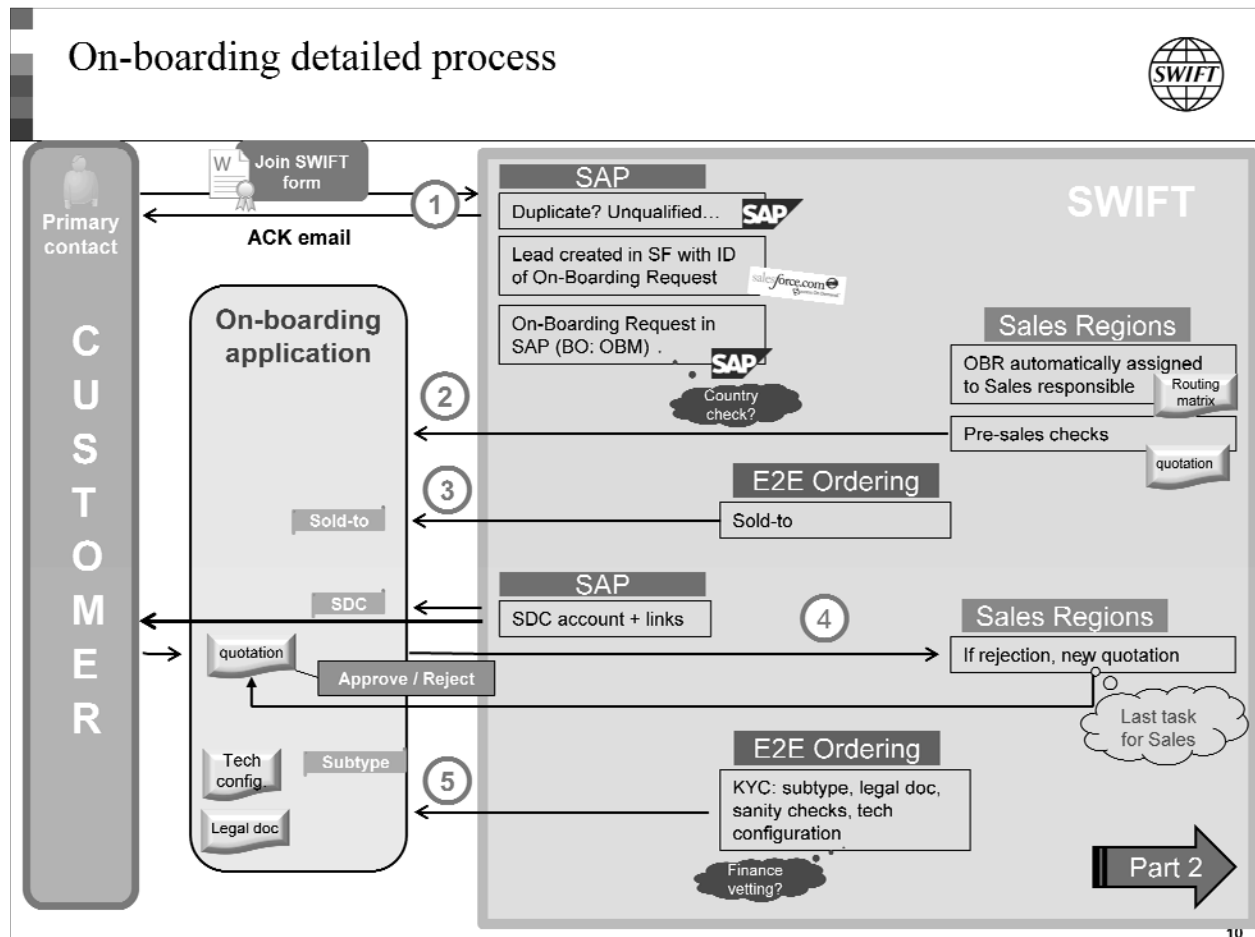
1. The customer or the service bureau fills in the Join SWIFT form. It will trigger a business order in SAP. After some checks, the workflow will start.

2. The quotation must be uploaded in Salesforce and in the on-boarding application. Sales partners must flag the opportunity 'ready for on-boarding'.

3. End-to-End Ordering will create the sold-to creation.

4. The customer (primary contact) can approve or reject the quotation proposed by Sales or Sales partners. There is a notification when a new quotation has been requested by the customer.

On-boarding detailed process (continued)
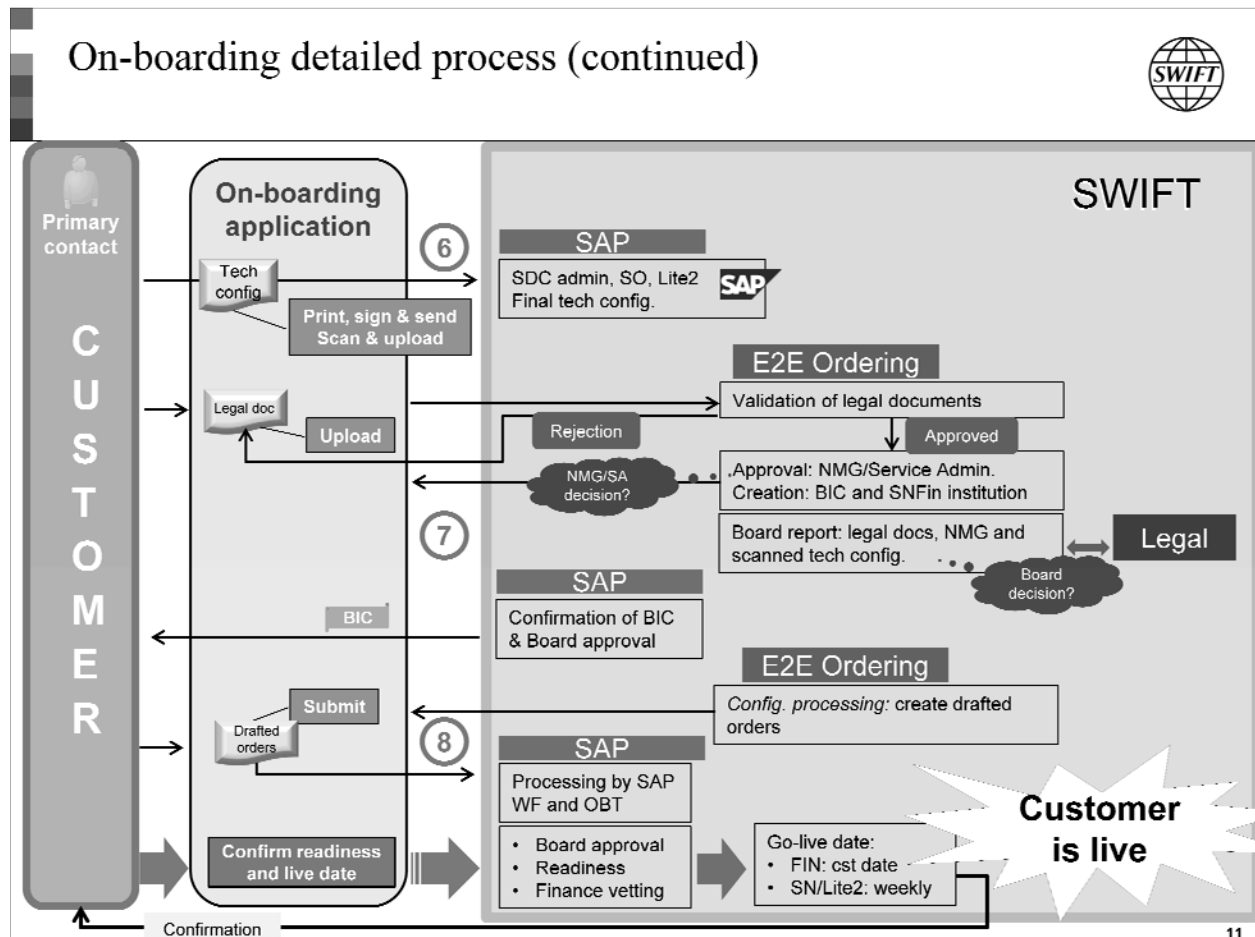
In the step 7, note that as soon as the BIC is created and communicated to the customer, it is possible to start testing RMA relationships with counterparties (of course, provided that the infrastructure is in place, which is rarely the case).

What is new in the **contact me** form?

SWIFT

Divided in sections

New fields:
- Business description
- VAT #
- Challenge mechanism
- Country + States

Join SWIFT Form

* Required fields

Company Information

Company name	*	
Type of organisation	*	Please select
Company website	*	
VAT	*	Please select

Address Information

Street	*		Number	*
City	*		Postal/Zip code	*
Country	*	Please select		

Business purpose

You could provide additional information that can help us to identify the business reasons why you'd like to join SWIFT, the nature of your business organization, etc.

Business description

Please provide here ...

Business description

Please provide here ...

Contact Information

Title	*	Please select
First name	*	
Last name	*	
E-mail	*	
Office phone number	*	
Your role in the company		
How do you want to be contacted?	*	○ By Phone
		○ By EMail

Challenge		SWMPC6VT
Response	*	

SWIFT will process any personal data you provide according to the SWIFT Privacy Statement of swift.com

Reset   Send

Join SWIFT form, for Partners

Thank you for your interest in joining SWIFT!

Please complete this form and provide us with as much information as possible.

Join SWIFT Form   **Your login details**

The following fields are related to you and your own institution.

BIC Code	SWHQBEBB
First name	Rudy
Last name	kayibanda
Email	rudy.kayibanda@swift.com

Please fill-in the following fields on behalf of your customer.

Company name	*	
		please provide the full legal name of your company
Type of organization	*	Please select ▼
Your role in the company		

On-Boarding application
Step 1: sales proposal

1

Customer's view

1. Approve your sales proposal

Please find below your company details in Customer info section. In Sales proposal section, please approve or reject the quotation prepared for you.

@
Contact SWIFT agent

Customer info ▼

Sales proposal ▲

Download the pdf file to view the full Sales proposal. When you do not agree with the proposal, you can reject. It will then be sent back to our Sales department for reevaluation and redrafting.

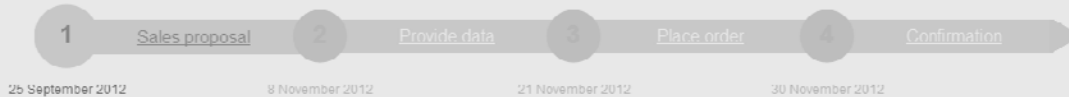| Sales proposal	Description	Approval
SWIFT_Quote_GEBABEBB_SQYKHDG.pdf		
OB_literals_FIRST_file.txt		✓ Selected

You have accepted the selected proposal

Request a new quotation   Cancel   Save

Request a new quotation

14

Join SWIFT wizard

To do List (4)   ℹ SWIFT references

1 Sales proposal   2 Provide data   3 Place order   4 Confirmation

25 September 2012   8 November 2012   21 November 2012   30 November 2012

1. Approve your sales proposal

Please find below your company details in Customer info section. In Sales proposal section, please approve or reject the quotation prepared for you.

@
Contact SWIFT agent

Customer info

Sales proposal

Download the pdf file to view the full Sales propo...
and redrafting.

SWIFT_Quote_GEBABEBB_SQYKHDG.p...

Request a new quotation

Request a new quotation ✕

Please provide the info needed to allow us to make a suitable proposal

Please provide me with a new quotation with Essential kit

Cancel   Save

On-Boarding application
Step 2: provide data (technical configuration)

2

Join SWIFT wizard

To do List (4) SWIFT references

1 ✓ Sales proposal — 2 Provide data — 3 Place order — 4 Confirmation

November 2012   3 January 2013   16 January 2013   1 January 2013

2. Provide your data

ⓘ In the section 'Technical Configuration', please provide the details of your configuration. Once your technical configuration is submitted, please print it and let an authorized user sign it. You will be asked to upload this signed version in the upload document section. Please also send the signed paper version to S.W.I.F.T. SCRL, End to End Ordering Customer Care , Avenue Adele 1 , B-1310 La Hulpe, Belgium.

@

Contact SWIFT agent

1. Technical Configuration	2. Upload Files

* Required fields

Simple secure connection ▲

Connection type	Alliance Access kit

Swift.com administrators ▲

Swift.com administrators maintain user accounts and their access rights (eg: ordering and change configuration permissions) on swift.com

Select one of the following options:
1. I want my legal parent to handle my swift.com administration **Yes**
2. I want to define two swift.com administrators for my institution, select **No**

Do you want to delegate your Swift.com administration? * No ▼

First swift.com administrator

First name	*		Last name *	
EMail	*			

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1. Technical Configuration	2. Upload Files

* Required fields

Simple secure connection ▲

Connection type	Alliance Access kit

Swift.com administrators ▲

Swift.com administrators maintain user accounts and their access rights (eg: ordering and change configuration permissions) on swift.com

Select one of the following options:
1. I want my legal parent to handle my swift.com administration **Yes**
2. I want to define two swift.com administrators for my institution, select **No**

2 swift.com administrators

Do you want to delegate your Swift.com administration? * No ▼

First swift.com administrator

First name	*		Last name *	
EMail	*			
Telephone number	*			

Second swift.com administrator

First name	*		Last name *	
EMail	*			
Telephone number	*			

On-Boarding application
Step 2: provide data (SWIFTNet SO)

2

New feature

Swift.com administrators

SWIFTNet Security Officer

SWIFTNet Security Officers are responsible for security administration that involves creation and maintenance of electronic certificates. Certificates are used for authentication on SWIFTNet.

Select one of the following options:
1. If you want to delegate security administration to the Security Officers of another institution, then select **Yes**
2. If you want to define your own two Security Officers, select **No**

Do you want to delegate your SWIFTNet Security? * Yes ▼

SiC * ⓘ

Company Signature

The undersigned declares to have full authority to submit this form for and on behalf identified in this form to act as primary business contact person, swift.com administri their respective responsibilities.

Job title	*
Gender	* Please select ▼
First name	*
Last name	*
EMail	*
Telephone number	*

You can save the technical configuration as draft, and finish it later on.

☐ I accept the following terms and conditions. The SWIFT User application and status are governed by the *SWIFT By-laws* (see the SWIFT By-laws) and *SWIFT Corporate Rules*

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First Security Officer

Copy address from request

2 SWIFTNet Security Officers

Company name	*	**Floor**	
Building name		**Number**	*
Street	*	**Postal/Zip code**	*
Country	* Please select ▼		
City	*		
First name	*	**Last name**	*
EMail	*		
Telephone number	*		
Specify the name for the certificate			

Second Security Officer

Copy address from request

Company name	*	**Floor**	
Building name		**Number**	*
Street	*	**Postal/Zip code**	*
Country	* Please select ▼		
City	*		
First name	*	**Last name**	*
EMail	*		
Telephone number	*		
Specify the name for the certificate			

On-Boarding application
Step 2: provide data (upload file)

2

Join SWIFT wizard

To do List (7)   SWIFT references

1 — Sales proposal — **2** — Provide data — 3 — Place order — 4 — Confirmation

19 September 2012 — 2 November 2012 — 15 November 2012 — 30 November 2012

2. Provide your data

Please upload your legal documents required for your join SWIFt process.

You can upload your documents

Contact SWIFT agent

Download button appears if there is a template

1. Technical Configuration   2. Upload Files

Documents Upload

Document name		Template	Upload document
✓ Annual report	?	Download	C:\Users\cphilipp\Desktop\PRS_Connectivity_portfolio_revamp_v1.docx
⌛ Certificate of incorporation	?		C:\Users\cphilipp\Desktop\OBM_Workflow_Mails_approved_GOLU.docx
Description of business	?		[Browse...] [Reset] [Submit]

Document is correct

17

Depending on the sub-type (user category) of the customer, SWIFT will require a number of documents. They will be listed in this section (*Upload file*).

SWIFT End-to-End Ordering department will confirm (with a green *V*) whether the document provided is the correct one.

On-Boarding application
Step 2: provide data (upload file)

2

Join SWIFT wizard

SWIFT references

1 Sales proposal	2 Provide data	3 Place order	4 Confirmation
5 September 2012	8 November 2012	21 November 2012	30 November 2012

2. Provide your data

Please upload your legal documents required for your join SWIFT process.

@

Contact SWIFT agent

Rejected document with the rejection reason.

Update is available

1. Technical Configuration	2. Upload Files

Documents Upload

Document name		Template	Upload document	
✖ Annual report	(?)	Download	OB_literals_updated_08_09_2012.txt	Update
Rejection reason: wrong file				
⧗ Upload of the signed technical config	(?)	Download	OB_literals_updated_08_09_2012.txt	

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On-Boarding application
Step 3: place order

3

Join SWIFT wizard

To do List (4)   SWIFT references

1 Sales proposal   2 Provide data   3 Place order   4 Confirmation

20 November 2012   3 January 2013   16 January 2013   1 January 2013

3. Order required products and services

In this section, you can get the links to the draft orders prepared for you.

- View the orders placed with SWIFT
- Track their statuses

Contact SWIFT agent

Ordering

Product or Service	Status	Order reference	Link
Alliance Access Kit Order	PROCESSED	31647	Track order
HSM Token additional package (5 Tokens)	PROCESSED	31647	Track order
Consulting services	COMPLETED	31811	Track order
Order Alliance Connect	PROCESSED	31934	Track order
Remote Support Order Form	PROCESSED	32026	Track order
Move SWIFTNet Link to another SIPN connection	PROCESSED	32201	Track order
Change SWIFTNet Connection Configuration	PROCESSED	32292	Track order
Consulting services	DRAFT	DRAFT-32267	Open draft
Consulting services	DRAFT	DRAFT-32524	Open draft

» Order Tracking and Management Tool

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On-Boarding application
Step 4: confirmation

4

Join SWIFT wizard

To do List (4)   SWIFT references

1 Sales proposal   2 Provide data   3 Place order   4 Confirmation

20 November 2012   3 January 2013   16 January 2013   1 January 2013

Confirmation

In this section, you are able to confirm your preferred GO live date and check the list of the outsta...

Tick to confirm that you have carried the tasks

@

Contact SWIFT agent

Outstanding To dos

Please confirm the outstanding ToDos that you have already executed.

☐ Exchange RMA authorisations

Please confirm that you exchanged RMA authorisations

Due date: N/A

☐ Login/Select

Please confirm that you made a Login/Select

Due date: N/A

☐ Testing with counterparts

Please confirm that you tested transactions with counterparts and simulated a normal working day

Due date: N/A

☐ Train staff

Please confirm that your staff have been trained
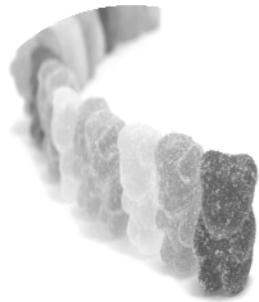
Due date: N/A

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On-Boarding application for Sales

Existing process remains valid!

- No change in pre-sales checks
- Documents upload in Salesforce.com

On-Boarding Application New features

- Simulation mode, *like screens of customers*
- Upload of documents (quotation, etc.)
- *Draft* technical configuration is available
- Reporting

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On-Boarding application for Sales Dashboard

Partner's view

Onboarding sales dashboard

Search all Onboarding Requests

Onboarding Request id

Sales Responsible ---All---

Submitter Soldto

Candidate Soldto

Candidate BIC

Submitter BIC

Company Name

Subtype ---All---

Country ---All---

Status ---All---

Gate ---All---

Created date From 10/05/2012 To

Join SWIFT form for Partner

Make your selection, and click on *Generate report*.

Reset | Search

Onboarding requests - 140 items found

Generate report | Create New Request

ID	Company name	Country	Gate	Status	Creation date	Onboarding Assignee	Sales Assignee
0000000226	Fundsriv.com, LLC	UNITED STATES	Approve your sales proposal	Assigned to Sales	27 Nov 2012	Samir IZEM	JodI.ANTONELLI@swift.com
0000000225	Caxton FX Ltd	UNITED KINGDOM	Approve your sales proposal	Assigned to Sales	27 Nov 2012	Aloдiе CAUDRON	Julie.CANNOCK@swift.com
0000000224	Latvian Chamber of	LATVIA	Approve your	Assigned	26 Nov	Eveline	vera.vablochkova@alliance.ru

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Example of reports

	A	B	C	D	E	F	G
1	Orde.BIC	Company name	OB Req ID	BO ID	Unqualifid	Ctv Date	Submitted
2	NEWBIC	Microsoft	132	392489			
3	NEWBIC	CST	133	392492			
4	NEWBIC	Bifidus_1346934930638	134	392494			06.09.2012
5	BAPPIT22	BANCO POPOLARE SOC. COOP.	135	392495			06.09.2012
6	NEWBIC	Bank Demo	138	392499			10.09.2012
7	NEWBIC	SSL Test From DMZ	139	392500			
8	NEWBIC	SSL Test From DMZ Take 2	140	392501			
9	NEWBIC	SSL Test From WAL	141	392502			
10	NEWBIC	bank upload documnet test	142	392503			11.09.2012
11	NEWBIC	bank e2e testing	143	392504			11.09.2012
12	NEWBIC	DEMO - quotation to be done by Sales	145	392506			11.09.2012
13	NEWBIC	ELECTRICITE DE FRANCE	146	392507			11.09.2012
14	NEWBIC	ELECTRICITE DE FRANCE	147	392508			11.09.2012
15	NEWBIC	ELECTRICITE DE FRANCE	148	392509			11.09.2012
16	NEWBIC	ELECTRICITE DE FRANCE	149	392510		01.12.2012	11.09.2012
17	NEWBIC	test timeline	150	392511			
18	NEWBIC	ELECTRICITE DE FRANCE	151	392512			11.09.2012
19	NEWBIC	Company name test	152	392515			
20	NEWBIC	Company name test 1	153	392516			
21	NEWBIC	asdfddddddd	154	392517			
22	NEWBIC	Test Company	155	392527			17.09.2012
23	NEWBIC	ELECTRICITE DE FRANCE	156	392531			17.09.2012
24	EDFGFRPP	ELECTRICITE DE FRANCE	157	392534			18.09.2012
25	NEWBIC	IZEM BANK	160	392536			
26	NEWBIC	test OBR submitted by Partner	161	392539			20.09.2012
27							
28							

On-Boarding application for Sales
Customer information

SWIFT

| 1 | Sales proposal | 2 | Provide data | 3 | Place order | 4 | Confirmation |

14 September 2012   29 October 2012   12 November 2012   31 December 2049

(OBR: 0000000135) - Bifidus_1346935327403

■ SoldTo:0002083311
■ BIC:BAPPIT22
■ Subtype:Not yet assigned

👁 Customer view

| Customer info | Tasks | Documents |

Sales responsibles ▼

Join SWIFT form ▼

Gather Info ▲

Preferred BIC4	[ ] ?
Service Bureau	Please select ▼ ?
Preferred implementation date	Sat, 20 Oct 2012 ▼ ?

Submit

23

| 1 | Sales proposal | 2 | Provide data | 3 | Place order | 4 | Confirmation |

14 September 2012   29 October 2012   12 November 2012   31 December 2049

(OBR: 0000000135) - Bifidus_1346935327403

■ SoldTo:0002083311
■ BIC:BAPPIT22
■ Subtype:Not yet assigned

👁 Customer view

| Customer info | Tasks | Documents |

Sales responsibles ▼

Join SWIFT form ▼

Gather Info ▼

« Back to dashboard

Privacy statement | Terms of use | Contacts | Feedback | Sitemap

On-Boarding application for Sales
Tasks

SWIFT

(OBR: 0000000145) - DEMO - quotation to be done by Sales

- SoldTo:Not yet assigned
- BIC:Not yet assigned
- Subtype:Not yet assigned

◉ Customer view

| Customer info | Tasks | Documents |

Always flag
No pre-KYC needed

Pre-KYC Check ▲

Please provide the pre-KYC check document or indicate it doesn't apply for this customer.

☐ No pre-KYC needed

Name	Comment	Delete

Add the pre-KYC check

Add a quotation

Quotation ▲

Add quotation for the customer. The customer will be allowed to select one of your proposals or request an additional one.

☐ No quotation needed

Name	Comment	Delete

Add a quotation

« Back to dashboard

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On-Boarding application for Sales
Documents

SWIFT

(OBR: 0000000145) - DEMO - quotation to be done by Sales

- SoldTo:Not yet assigned
- BIC:Not yet assigned
- Subtype:Not yet assigned

⊙ Customer view

| Customer info | Tasks | Documents |

Upload New Document

Document name↑	Comment	Date	Confidentiality

≪ Back to dashboard

- Interesting documents can be uploaded in this section
- Uploaded documents are transferred to SAP

Simulation mode: Customer view enables to see exactly what the customer sees

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Legal aspects

SWIFT User categories
Eligibility criteria for Corporates
Message routing restriction tables
BIC Policy
Service Bureaux framework

SWIFT user categories
Key principles
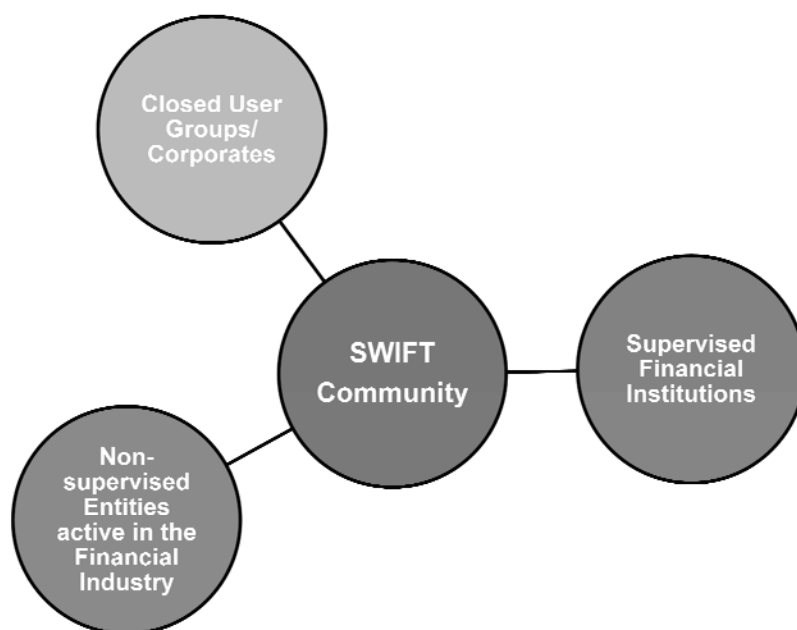
3 user categories

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A condition precedent to the usage of SWIFT's services is that a company needs to join SWIFT by registering with SWIFT and becoming an authorised SWIFT user. SWIFT has defined a number of SWIFT user categories. Any company applying for SWIFT user ship must comply and ensure continued compliance with the eligibility criteria.

Group 1 – A Supervised Financial Institution

A Supervised Financial Institution is:

1. an entity that engages in payment, securities, banking, financial, insurance, or investment services or activities, and that, for such purposes
   - is (i) licensed by or (ii) authorised by or (iii) registered with a Financial Market Regulator, and
   - is subject to supervision by a Financial Market Regulator or

2. an international, supranational, intergovernmental or national governmental body or institution that as a main activity engages in payment, securities, banking, financial, insurance, or investment services or activities (including central banks).

Group 2 – Non-Supervised Entity Active in the Financial Industry

A Non-Supervised Entity active in the financial industry, is an entity that:

1. .
    a. as a main activity, engages in payment, securities, banking, financial, insurance, or investment services or activities to Supervised Financial Institutions and/or to third parties unrelated to the Non-Supervised Entity, or
    b. as a main activity, engages in services to Supervised Financial Institutions and/or to third parties unrelated to the Non-Supervised Entity, which services support financial transaction processing by means of communicating and processing information and which services require the sending of messages in the Non-Supervised Entity's own name, and

2. is not subject, for such purposes, to supervision by a Financial Market Regulator, and

3. .
    a. is a duly incorporated, validly existing, and duly organised legal entity, and
    b. is in good standing financially and with respect to compliance with applicable laws and regulations, and
    c. is subject to regular audits in accordance with internationally recognised accounting standards by an independent audit firm

Group 3 – Closed User Groups and Corporates

This group is composed of the following SWIFT user categories:

- *Corporate*
- *Financial Market Regulator*
- *Payment System Participant*
- *Securities Market Data Provider*
- *Securities Market Infrastructure System Participant*
- *Service Participant within Member-Administered Closed User Group*
- *Treasury Counterparty*

For all categories, except for *Treasury Counterparty*, SWIFT users are only able to use SWIFT's services in a Closed User Group. For each Closed User Group, an administrator defines the rules, the services and the admission criteria. The administrator is either the owner of the Closed User Group or SWIFT.

From 27 to 3 categories

Closed User Groups / Corporates

Supervised Financial Institutions

CREST Participants
Securities System Participants
Payments System Participants
Participants in MA-CUGs
Corporates
Treasury Counterparties
Financial Market Regulators
Securities Market Data Providers
Securities Electronic Trade Confirmation Service Providers
Treasury ETC Service Providers
Securities Proxy voting Agencies
Travellers Cheque Issuers

Members
Non shareholding Members
Sub-members
Trading Institutions
Brokers & Dealers
IMI's
Central Depositories & clearing Institutions
Recognised Exchanges for Securities & related financial Instruments
Money Brokers
Fund Administrators
Subsidiary Providers of custody & Nominee Services
Registrar & Transfer Agents
Trust or Fiduciary Services Companies
Non shareholding Financial Inst.
Representative Offices

SWIFT Community

Non-Supervised Entities active in the financial industry

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Eligibility criteria for Corporates

- FATF country

  Stock Exchange

- Owned by entity in FATF

  Parent is listed

- SCORE FI
- FATF

  Recommended

Required for the 3 types
- Description of intended SWIFT use
- List of correspondents and contacts
- List of signatures
- Signed undertaking
- Check on finance and address

Approvals required from National Member Group and Board

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Corporate (CORP)   [From the Corporate Rules]

To be eligible in the category of 'Corporate' the corporate should:

1. be listed on a regulated stock exchange of a country that is a member of the Financial Action Task Force (FATF), or

2. be majority-owned by an entity which is eligible as per the criteria 1) above, provided it submits to SWIFT a Declaration of Ownership from the eligible parent entity. In addition, the entity must be (a) duly incorporated, validly existing and duly organised legal entity, (b) in good standing financially and with respect to compliance with applicable laws and regulations, and (c) subject to regular audit according to internationally recognised accounting standards by an independent audit firm, or

3. be recommended by a SCORE Financial Institution (FI) which is located in a FATF member country and which participates in the SCORE closed user group. Recommendation means confirming its willingness to exchange traffic with that Corporate over SWIFTNet.

Note:

- The commercial availability of RMA is a pre-condition to the implementation of a corporate under 3) here above and will become effective in two phases:
    - For FIN, a Corporate under eligibility criteria 3) here above will be allowed to join SCORE immediately, as RMA for FIN is already available;
    - For FileAct and InterAct, a corporate under eligibility criteria 3) here above will only be able to subscribe to the services when RMA for FileAct and InterAct is commercially available (foreseen for the second half of 2010). (note: it has subsequently been decided not to mandate the use of RMA for FileAct. RMA for InterAct will only be used as from the moment RMA will be planned for InterAct based services.)

- The financial institution's recommendation will be based on its own AML procedures and business rationale to do business with that corporate. There is no liability involved for the "recommending" financial institution vis-à-vis the other SCORE financial institutions or SWIFT: the SCORE eligibility criteria should not be seen as a substitute for other financial institutions' own AML checks. AML checks by each financial institution will remain necessary and RMA will allow every financial institution to selectively accept traffic from their own corporate customers;

- SWIFT verifies that traffic between the "recommending" FI and the corporate materialises within the 12-months period following the registration;

- As for current SCORE eligibility criteria, SWIFT will monitor on a regular basis that SCORE corporates – once registered – continue to comply with the eligibility criteria. A yearly monitoring process will be set up to verify that recommendations still hold and that traffic is being exchanged with the recommending Financial Institution. Corporates will have to look for substitute recommendations if necessary. In case no substitute recommendation could be found in the SCORE model, the corporate will be given a 6-month grace period to either join an alternative corporate access model (i.e. MA-CUG or Treasury Counterparty) or disconnect.

FATF or Financial Action Task Force (also known as *Groupe d'action financière* or GAFI)

The Financial Action Task Force (FATF) is an inter-governmental body established in 1989 by the Ministers of its Member jurisdictions. The objectives of the FATF are to set standards and promote effective implementation of legal, regulatory and operational measures for combating money laundering, terrorist financing and other related threats to the integrity of the international financial system. The FATF is therefore a "policy-making body" which works to generate the necessary political will to bring about national legislative and regulatory reforms in these areas.

- FATF members (34 countries and 2 organisations)

    - Argentina, Australia, Austria, Belgium, Brazil, Canada, China, Denmark*, European Commission*, Finland, France, Germany, Greece, *Gulf Cooperation Council*, Hong Kong China, Iceland, India, Ireland, Italy, Japan, Republic of Korea, Luxembourg,, Mexico, the Netherlands, New Zealand, Norway, Portugal, Russian Federation, Singapore, South Africa, Spain, Sweden, Switzerland, Turkey, United Kingdom, United States

- There are also FATF associate members and FATF observers

- Browser through the FATF website for more information http://www.fatf-gafi.org/

Eligibility criteria for corporates
Additional required documents

SWIFT

Stock Exchange	Parent is listed	Recommended
• FATF country	• Owned by entity in FATF	• SCORE FI • FATF

| See previous slide | See previous slide +
Certificate of incorporation
Declaration of ownership
List of shareholders (%)
List of board members
List of executives
Annual report
Tax registration certificate
Auditors
Bad press check
Stock exchange check | See previous slide +
Certificate of incorporation
List of shareholders (%)
List of board members
List of executives
Annual report
Tax registration certificate
Auditors
SCORE FI recommendation
Bad press check
Stock exchange check |

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Message routing restriction tables

> CORP can only send messages to SUPE, no other category.

SWIFT

	SUPE → CORP		SUPE ← CORP	
category 1	195 196 199		101 104 192 195 196 199	Customer payments
category 2			210	FI transfers
category 3	300 303 304 305 306 320 330 340 341 350 360 361 362 364 365 390 391 392 395 396 399		300 303 304 305 306 320 330 340 341 350 360 361 362 364 365 390 391 392 395 399	Treasury markets FX Money markets Derivatives
category 4				Collections & Cash L.
category 5	535 536 537 564 566		540 541 542 543	Securities
category 6	600 601		600 601	Trade
category 7	798		798	Documentary credits
category 8				Trav. Cheques
category 9	900 910 940 941 942 999		999	Cash management Customer status

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You can find more information the FIN Message Routing Restrictions table on swift.com > Legal > Corporate matters (http://www.swift.com/about_swift/legal/swift_user_categories)

In this part, we focus our attention on the traffic between SUPE and CORP (SUPE for Supervised Financial Institutions and CORP for Corporates).

For example, a Corporate can send an MT101 to a SUPE.

Users with category CORP have their Message User Group (or MUG) is set by default. They have to subscribe to CORP FA and FAST. Corporates (CORP) only have access to SWIFTNet FIN messaging within a Closed User Group (CUG) environment and may only exchange messages with shareholding members and their sub-members.

BIC Policy
Business Identifier Code

BIC
Business Identifier Code

	Bank Code	Country Code	Location Code	Branch Code
Financial institution	HSBC	GB	2L	PAY
Corporate	FOMO	US	33	Ford Motor Company

BICs are used to identify the sender and receiver of a message in the text of messages

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BIC – Business Identifier Code

Universal method of identifying financial institutions (BIC) in order to facilitate automated processing of telecommunications messages. SWIFT is the registration authority, mandated by the ISO organisation.

A BIC is an identifier (trading name & address) and an address on the SWIFT network.

BIC Directories

BICs are published in the BIC Directory, and can be accessed via www.swiftref.com.

You have a free BIC search on swift.com. Other products are downloadable via swift.com.

For more information on BIC, you can consult the BIC Policy document in the user documentation section (Browse by category > SWIFT > BIC Policy)

Structure of a BIC

- BIC8 = Institution + country + location   ₍ABCD₎CC₎LL₎

Choose this one to go live!

- BIC11 = Branch code   ₍ABCD₎CC₎LL₎123₎

- Test & Training BIC = such a BIC cannot be   ₍ABCD₎CC₎L0₎
    - used in live FIN messages

- BIC1 = Institution not connected to SWIFT   ₍ABCD₎CC₎L1₎
    - BIC1 can be referenced in a message

Do not use to go live

SWIFT is ISO Registration Authority for BIC

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BIC stands for Business Identifier Code.

BIC serves 2 main purposes:

- Identifies an institution with a code to facilitate straight through processing
- Is a network address on the swift network (important rule: the BIC (network address) that sends a Swift message is responsible for the content of the message sent.

Structure of the BIC

- Institution code: it identifies the institution
- Country code: it identifies the country or geographical location of the institution
- Location code: it identifies either the region or city, or both, in which the institution is located within a country or geographical location
- Branch code: it is optional, it represents a branch or a department of geographical, functional, or departmental nature within the same country.

BIC published and un-published

Each organisation that becomes a SWIFT user must have and publish at least a BIC8 that identifies the organisation. SWIFT automatically publishes all BIC8s and BIC11s unless the user requests non-publication of one or more specific additional BICs or of a branch code. An unpublished BIC may only be used on a bilateral basis between the sender and the receiver of SWIFT messages. Publication of a BIC includes a description that the user has provided. All non-SWIFT BICs are published.

Other flavours of BIC

SWIFT BIC vs. Non-SWIFT BIC

BIC management

Additional BIC

Published vs. Un-published
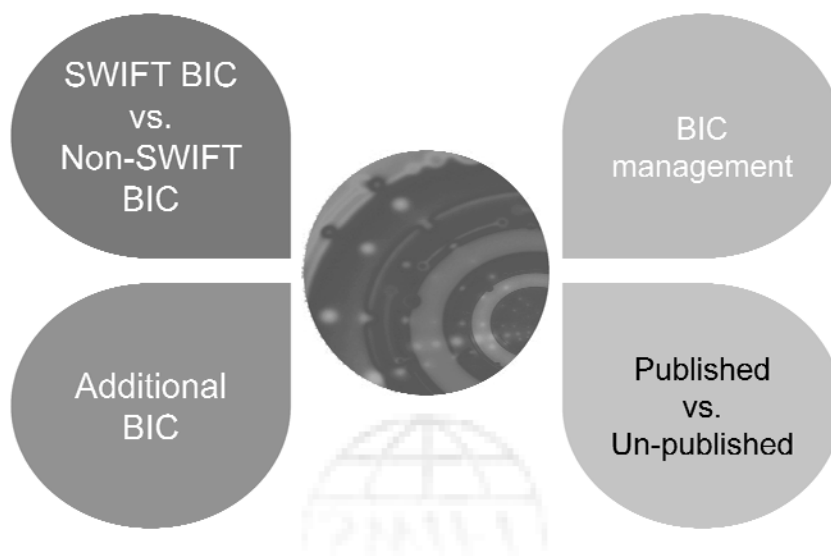
➡ BIC Policy

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SWIFT BIC and Non-SWIFT BIC

If an institution is connected to the SWIFT network, then its BIC is known as a SWIFT BIC. If the institution is not connected to SWIFT, then its BIC is known as a non-SWIFT BIC.

If an institution wants to register a BIC without connecting to the SWIFT network, it may request a non-SWIFT BIC.

A non-SWIFT BIC has the digit 1 in the eighth position (for example, GEBKGBL1).

Additional BICs

In addition to the BIC8, the user may request additional BIC8s in the same country for operational purposes in the SWIFT environment. Such additional BIC must identify the same entity. The first six characters (that is, the institution code and the country code) must be identical to those in the existing BIC.

Additional BIC8s may be unpublished.

Published vs. Unpublished

Each organisation that becomes a SWIFT user must have and publish at least a BIC8 that identifies the organisation.

SWIFT automatically publishes all BIC8s and BIC11s unless the user requests non-publication of one or more specific additional BICs or of a branch code.

An unpublished BIC may only be used on a bilateral basis between the sender and the receiver of SWIFT messages.

Publication of a BIC includes a description that the user has provided. All non-SWIFT BICs are published.

Service Bureaux framework
Shared Infrastructure Programme
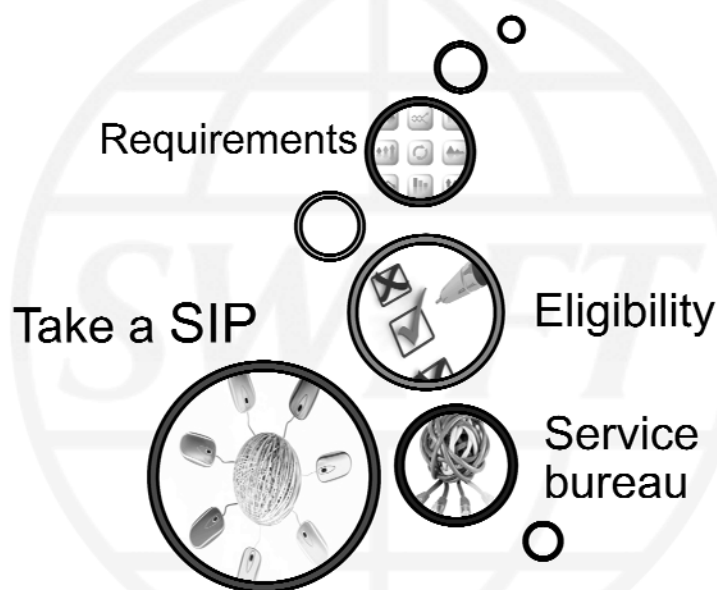
Purpose of the Shared Infrastructure Programme

The document governs the relationship between SWIFT and the service bureaux that offer shared infrastructure services in the context of the Shared Infrastructure Programme. The document sets out the eligibility criteria for admission by SWIFT as a service bureau, and the roles and responsibilities of SWIFT and the service bureau. The document is intended for service bureaux.

What is a service bureau?

A service bureau is a user or non-user organisation that has been admitted under the Shared Infrastructure Programme as an authorised service bureau to provide services to users regarding the day-to-day operation of their SWIFT connection (services include hosting or operating SWIFT connectivity components, logging on, managing sessions or security for SWIFT users). A service bureau can be referred to as a shared infrastructure provider.

Ownership

Own and share: VPN boxes and SNL, or Alliance / Alliance Gateway or SWIFT-qualified interface

Eligibility criteria

- Business, legal, financial and operational
- Operational
    - SBx are not allowed to outsource all or a substantial part of their critical operations to another SWIFT or registered service bureau under the Programme. Outsourcing a back-up or disaster recovery solution to SWIFT or to another registered service bureau is allowed.
    - Critical operations
        - Security and change management of SWIFT HW and SW (SAG. SAA, VPN box, HSM, or SNL)
        - RMA-related activities
        - Access to SAG and SAA
        - Monitoring activities of SWIFT interfaces
        - Management of data backups
- Operational practice levels
    - Minimum / Standard / Premier

Technical and security aspects

Connectivity and timeline
Alliance Essentials Kit
SWIFTNet Security Officers
The swift.com administrators

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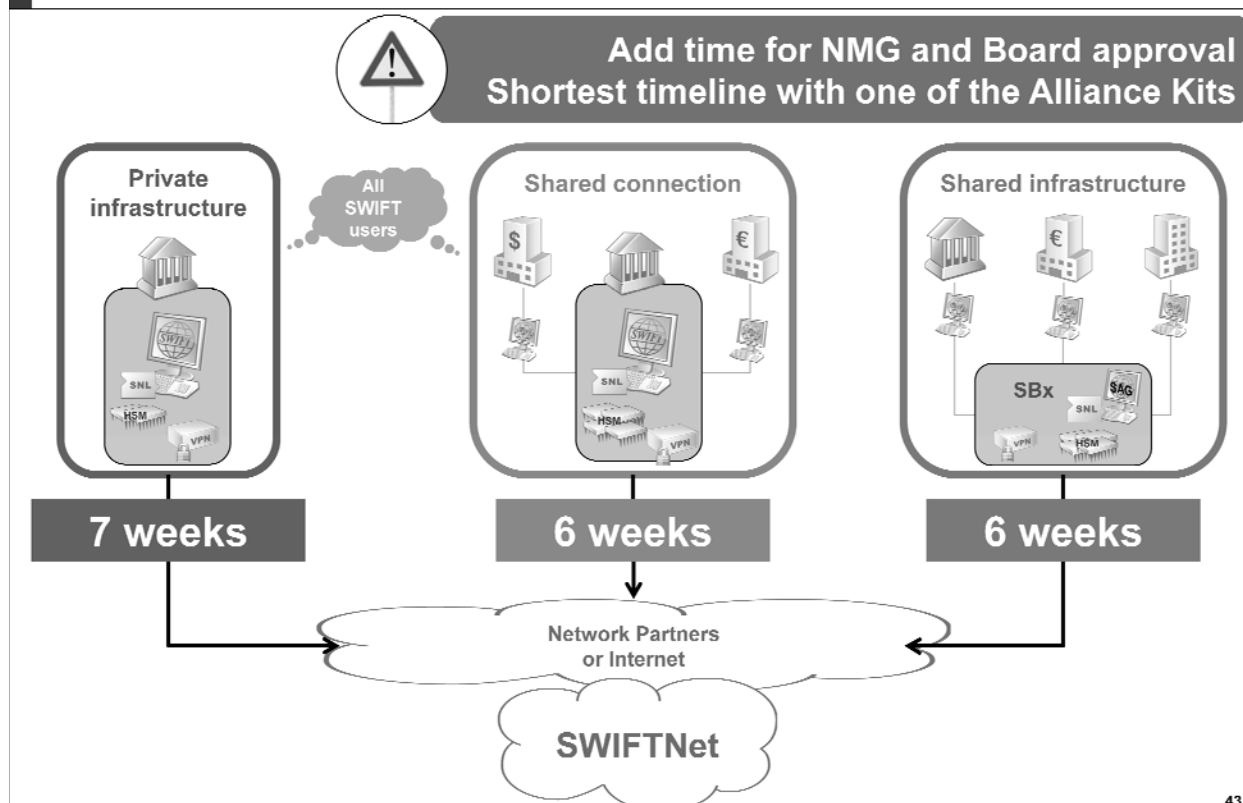
Definitions

1. Private infrastructure
   - Connectivity to SWIFT that is owned and operated by the customer
2. Shared connection
   - Connection that occurs whenever different FIN users connect through the same connectivity equipment so that the users can log in simultaneously.
3. Shared connectivity
   - An indirect connection to SWIFTNet. Users can do this through another SWIFT user (a shared connection), by outsourcing the day-to-day operation of the connection to a third party (that is, a service bureau), or by using the services of a SWIFT member-concentrator.

Activation and recommended start dates

You can view the recommend planning from this link:
http://www.swift.com/ordering/old_ordering_configuration/new_customers/activation_and_recommended_start_dates.page

The recommended start dates do not include the time necessary for the *National Member Group (NMG)* to verify the eligibility criteria of the applicants and to communicate it to the SWIFT Membership Management. Once received, The SWIFT Membership Management then presents; this result to the SWIFT *Board of Directors* for final approval. This process can take several weeks.

These dates provide the shortest possible timeline to go live for new customers that select the Alliance *Essential Kits.*

Connectivity and timeline
Planning to go-live

SWIFT

Private infrastructure | **Shared connection** | **Shared infrastructure**

Recommended start dates

Join	Order	Documents	Install	Test	Readiness	Activation date
24-Nov-12	01-Dec-12	30-Nov-12	15-Dec-12	21-Dec-12	21-Dec-12	05-Jan-12
22-Dec-12	29-Dec-12	28-Dec-12	12-Jan-13	18-Jan-13	18-Jan-13	02-Feb-13
19-Jan-13	26-Jan-13	25-Jan-13	09-Feb-13	15-Feb-13	15-Feb-13	02-Mar-13
23-Feb-13	02-Mar-13	01-Mar-13	16-Mar-13	22-Mar-13	22-Mar-13	06-Apr-13
23-Mar-13	30-Mar-13	29-Mar-13	13-Apr-13	19-Apr-13	19-Apr-13	04-May-13
20-Apr-13	27-Apr-13	26-Apr-13	11-May-13	17-May-13	17-May-13	01-Jun-13
25-May-13	01-Jun-13	31-May-13	15-Jun-13	21-Jun-13	21-Jun-13	06-Jul-13
22-Jun-13	29-Jun-13	28-Jun-13	13-Jul-13	19-Jul-13	19-Jul-13	03-Aug-13
27-Jul-13	03-Aug-13	02-Aug-13	17-Aug-13	23-Aug-13	23-Aug-13	07-Sep-13
24-Aug-13	31-Aug-13	30-Aug-13	14-Sep-13	20-Sep-13	20-Sep-13	05-Oct-13
21-Sep-13	28-Sep-13	27-Sep-13	12-Oct-13	18-Oct-13	18-Oct-13	02-Nov-13
26-Oct-13	02-Nov-13	01-Nov-13	16-Nov-13	22-Nov-13	22-Nov-13	07-Dec-13

ℹ **Help on swift.com to build your planning**

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You can view the recommend planning from this link:
http://www.swift.com/ordering/old_ordering_configuration/new_customers/activation_and_recommended_start_dates.page

Alliance Essentials kit

1 single e-order, 1 shipment, 1 invoice
Shared infrastructure for connection and interface
Ideal for customers connecting through a SB

Alliance Essential Kit

- BIC
- Security certificates
- FIN service setup
- RMA subscription
- Documentation
- Online Directories

Additional <u>mandatory</u> elements
- Traffic fees for SWIFTNet and Solutions
- Infrastructure sharing fees

Additional <u>optional</u> elements
- Registration fees for MA-CUG or Solution
- Additional BICs

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For more information, see <u>the service description </u>of the Essentials Kit on swift.com.

Overview

SWIFT has designed the Kits for new customers that send and receive up to 1,000 messages or files per day using any combination of FIN, InterAct, FileAct, or Browse.

SWIFT has designed six different Kits. Each one addresses specific infrastructure and

connectivity requirements. In this case, we talk about the Essential Kits, the most recommended one for a customer connecting through a Service Bureau.

Essentials Kit Components

- BIC
- Security : 4 PKI certificates and online certificate management fee
- FIN service setup: FIN service registration and LT one-time setup fee
- RMA: setup and annual fee for RMA (used for authentication)
- Online services (documentation and directories)

Additional mandatory elements

- Traffic fees for the use of the SWIFTNet Messaging services and Solutions
- Infrastructure sharing fees

Additional optional elements

The Alliance Essentials Kit does not include the following fees:

- Registration fees for joining a Member-Administered Closed User Group (MA-CUG) or Solution, for example, SCORE, Exceptions and Investigations, and Funds
- Additional BICs (both connected and non-connected)
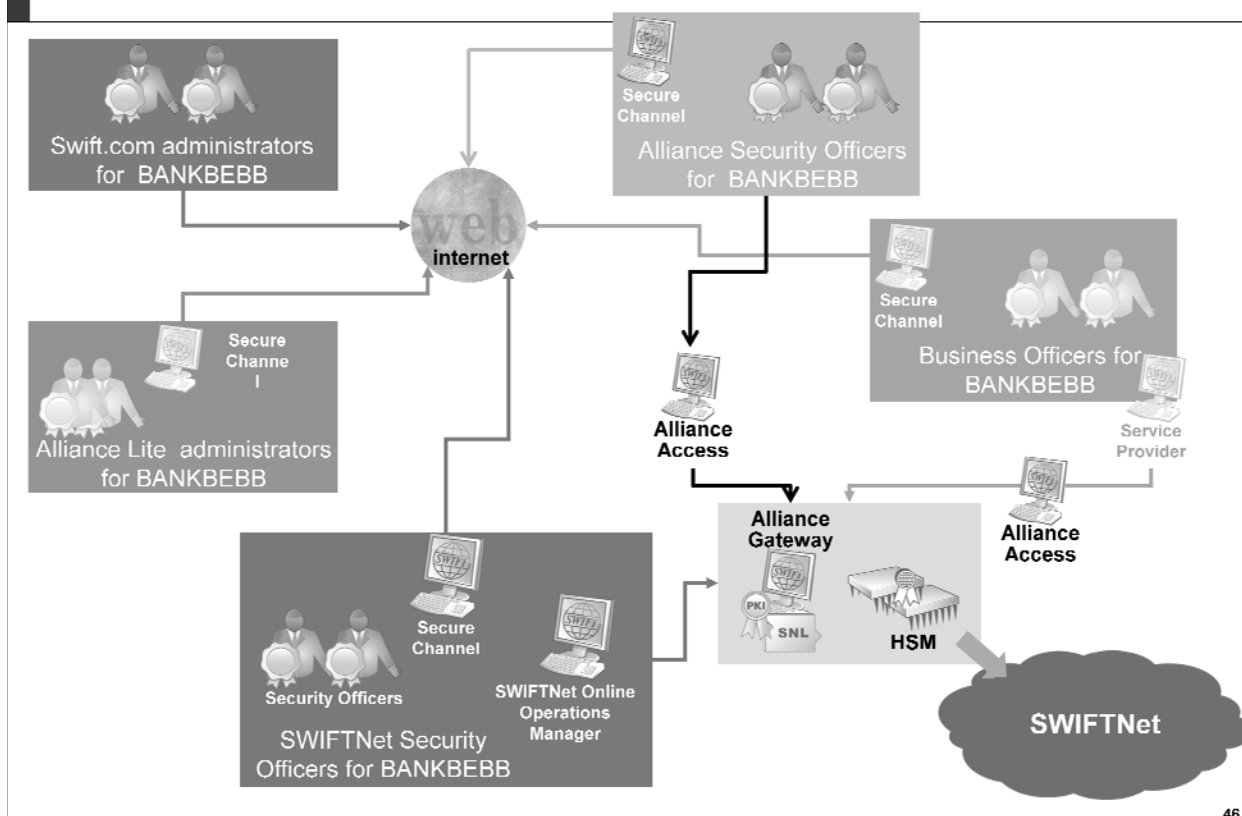
SDC administrators

The role of the swift.com administrator is to approve registration requests and to manage the profile of the registered users that are under his/her scope of control.

SWIFTNet Security Officers

A Security Officer (SO) is responsible for handling SWIFTNet security for an institution.

Unless administered by another institution, an institution must have 2 main SOs with both online and offline capabilities, and with an institution-level scope. The 2 main SOs manage the institution's certificates and keys, administer the institution's entities' Role-Based Access Control (RBAC) roles, and other SWIFTNet security matters.

They are *authorised representatives* for all the communication with SWIFT about SWIFTNet security

Alliance Security Officers

When you install an interface for the first time, it has 2 predefined operator identities: LSO and RSO, Alliance Security Officers. All other users must first be defined before they are able to sign on and access Alliance functions. Alliance Security Officers play a key role in configuring and managing the security functions within Alliance.

They exercise dual control over which users can sign on to Alliance and what they are allowed to do. 1 Security Officer (or an operator with the appropriate entitlements and who belongs to the appropriate units) can create or modify a user account.

Business Officers (FINCopy & SWIFTNet Copy)

A business officer is a customer contact who represents the FINCopy Central Institution towards SWIFT. Secure Channel allows them to manage their FINCopy service mode changes (Y-Copy, T-Copy, Bypass, and Closed).

Alliance Lite administrators

They use the Secure Channel to maintain their information, to approve an Alliance Lite administrator and to renew the token of a Lite administrator.
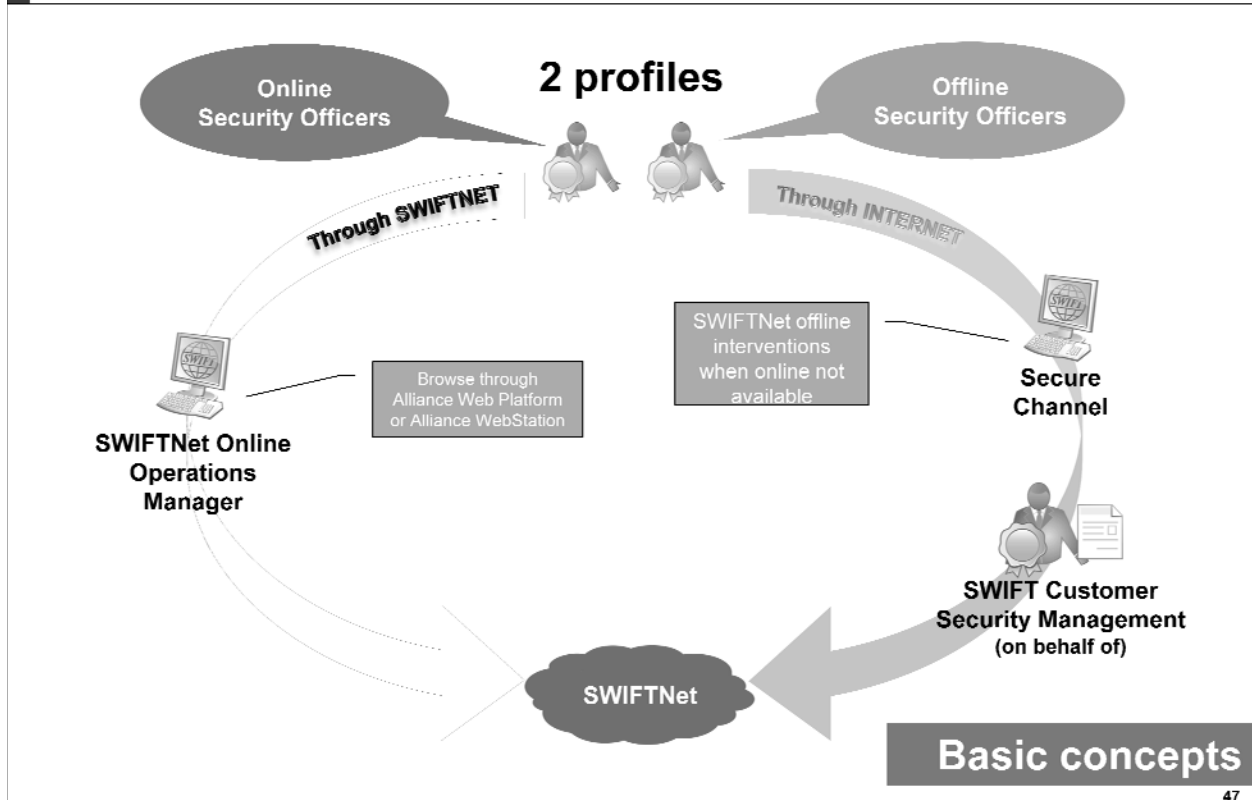
Online Security Officers

A Security Officer with online capabilities manages certificates through SWIFTNet by using the Local Registration Application.

To do this, a Security Officer must have a valid certificate, and the CertificateAdministration and Delegator RBAC role.

Offline Security Officers

If the Local Registration Application is not functional, then a Security Officer with offline capabilities can manage certificates by submitting offline intervention requests to SWIFT through the SWIFT Secure Channel. The Security Officer must have a swift.com account with access to Secure Channel, and use a personal Secure Code Card for authentication.

Secure Channel does not replace the Local Registration Application. The Local Registration Application is the application used by Security Officers to register an organization's users and to manage an organization's certificates. If the Local Registration Application is not available and if you must recover or revoke a PKI certificate, then you must use Secure Channel.

The 2 initial SO's that SWIFT registers receive both online and offline certificate administration capabilities. Afterwards, customers can register additional SO's online (using the Local Registration Application) or additional SO's offline by contacting SWIFT (using the Secure Channel).

Security officers that have not been registered with SWIFT can only administer certificates online through the Local Registration Application and can never request an offline intervention to SWIFT. Security officers that have been registered with SWIFT require an access to the Secure Channel.

Initial PKI secrets of SWIFTNet Security Officers

- The initial SWIFTNet Security Officers receive their initial PKI secrets through Secure Channel
  – Only Secure Code Cards are shipped by courier

- Security controls
  - Only SO's can submit the request for *SO initial PKI secrets* because they have **SCC and swift.com account** (integrity check)
  - Both SO's must submit their request before receiving certificates
  - Download only possible from SWIFT network (confidentiality is guaranteed)
  - Forced attempts are blocked after 5 times

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Secure Code Card (or SCC)

The SCC is required for SWIFTNet Security Officers to submit SWIFTNet Offline Interventions through Secure Channel and to manage Security Officers

Serial ID: 10111 — Unique serial ID

	A	B	C	D	E	F	G	H
1	ERL	K57	AYU	P69	VMS	DUN	DEW	GW5
2	9HE	TJE	DQV	DF8	ABM	A5A	8SD	4EF
3	8ZL	3AR	Z7Z	THM	7W9	MK4	G3Q	EDW
4	CWQ	VVY	T49	UTE	YEL	Z55	63S	A9T
5	VNC	EF6	39U	5DN	NBN	79K	3Y4	AWS
6	LFZ	542	8ZW	N26	7JJ	7MP	E95	2UB
7	9QV	DKZ	V5N	LQV	3M5	ZNZ	BQ9	HLX
8	RF9	JH6	G3G	R7E	75M	E7C	4U4	7VD

Network: LIVE — The environment

Credit Card format
In plastic/PVC
Strictly personal
Must be activated

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SWIFTNet security officers and business officers require a secure code card to perform security requests and maintenance tasks within the Secure Channel application.

Every SWIFTNet security officer and business officer receives a secure code card for each SWIFTNet environment for which they are registered (for example, production, integration testbed, or both).

Important

The secure code card contains highly confidential information and is strictly for personal use only. You must not use the secure code card of another security or business officer.

The first time you log on to secure channel, you will need to activate your card:

Home   s. mul.deact | SECUBE44 | Logout

Secure Channel

| SWIFTNet Production | Help |

Cannot confirm security officer role. We cannot confirm your identity as a valid SWIFTNet security officer. Please contact the SWIFT Customer Service Centre.

Secure Code Card — Security operations require you to have an active Secure Code Card. A Secure Code Card has been generated for you by SWIFT. If you already received your card, please proceed with the activation of your Secure Code Card via the menu Manage Secure Code Cards above. Note that it can be several weeks before the card is delivered to you. If you do need confirmation on the status of your card, please send an enquiry to csm.generic@swift.com.

How to read the card the secure code card

The secure code card columns are labelled "A" to "H", from left to right. The rows are labelled "1" to "8", from top to bottom. A cell is uniquely referenced by its column and row labels. In the example above of a secure code card, the cell "E3" contains the value "7W9".

Note: Alliance security officers do not require a secure code card to use Secure Channel.

SWIFTNet Security Officers: functionalities

- Create a security request
- Manage Security Officers (offline)
- Manage Secure Code Cards
- Delegation (valid offline & online)
- 4-eyes principle or dual authorisation settings
- Non-repudiation request
- History
- Audit report

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Background

A benchmark study, conducted back in 2008 by external consultants with our customers, confirmed the needs for simplifying the registration process of SWIFTNet Security Officers. In addition the study confirmed that our customers would like a better overview on security roles, better auditing/reporting capabilities and less confusing terminology.

Distinguished Name

The identification of an entity following the X.500 notation. SWIFTNet identifiers have the format of a DN. An example is cn=xyz,ou=abc,o=bankbebb,o=swift, in which bankbebb is the 8-character BIC, and the other elements at the left form the optional extension. This extension enables detailed identification by department, geographical location, application, or individual.

The security requests: with or without secrets?

create new security request
manage security officers
change institution delegation
change authorisation setting (single/dual)
create new non-repudiation request
manage Secure Code Cards
view requests history
search in audit report

There are 2 types of security requests:
1. without delivery of secrets
2. with delivery of secrets 🔒

- **Without**
  - Revoke a PKI certificate
  - Revoke and deactivate a PKI certificate
  - Cancel the recovery of a certificate
  - Unlock SWIFTNet Link Import file

- **With delivery of secrets** 🔒
  - Request initial SO PKI secrets
  - Recover a PKI certificate
  - Initial SNL import file (SNL order)
  - Re-issue SNL Import file

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One of the SO's of an administering institution submits a request to change the authority setting at institution level.

This request always has to be approved by a second SO (dual approval), even in the customer requests the change from single to dual. SWIFT CSM is then sure that the institution has 2 SWIFTNet SO's. That prevents future issues.

The change is either from single authorisation to dual, or from dual authorisation to single.

The swift.com administrator

- He/she approves requests from users (registrations)

- He/she manages the profile of the registered users, that are under its scope of control

Minimum 2 swift.com administrators

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Scope of control

The scope of control of a swift.com administrator is limited to:

the users that belong to the institution of the swift.com administrator;

the users of the customers that have delegated swift.com administration to the institution of the swift.com administrator (see chapter 4.9).

Procedure for viewing the list of all users who are under your scope of control

1. From the swift.com home page, click **Manage your profile. The SWIFT customer log in page appears.**

2. Type your email address in the user name field and enter your password.

3. Click **Log in.**

4. Click **User profile.**

5. Click **Search users at the top of the screen.**

6. Click **Start Search.**

7. The system will display the list of users that are under your scope of control. On the results screen, you can find the customer number and the BIC/PIC of every registered user.

Procedure for viewing the list of all BICs that have delegated swift.com user administration to you.

1. From the swift.com home page, click **Manage your profile. The SWIFT customer log in page appears.**

2. Type your email address in the user name field and enter your password.

3. Click **Log in.**

4. Click **User profile.**

5. Click **Delegation**

6. The system will display the delegation screen. This screen shows the list of BICs that have delegated swift.com user administration to your institution. See delegation section.

An alternative way is to use the reporting function, which allows you to produce a report about the delegations of your institution.

The role of a swift.com administrator

Introduction

Managing users

Managing requests

Audit reports

Delegation

Dual approval

Domain names
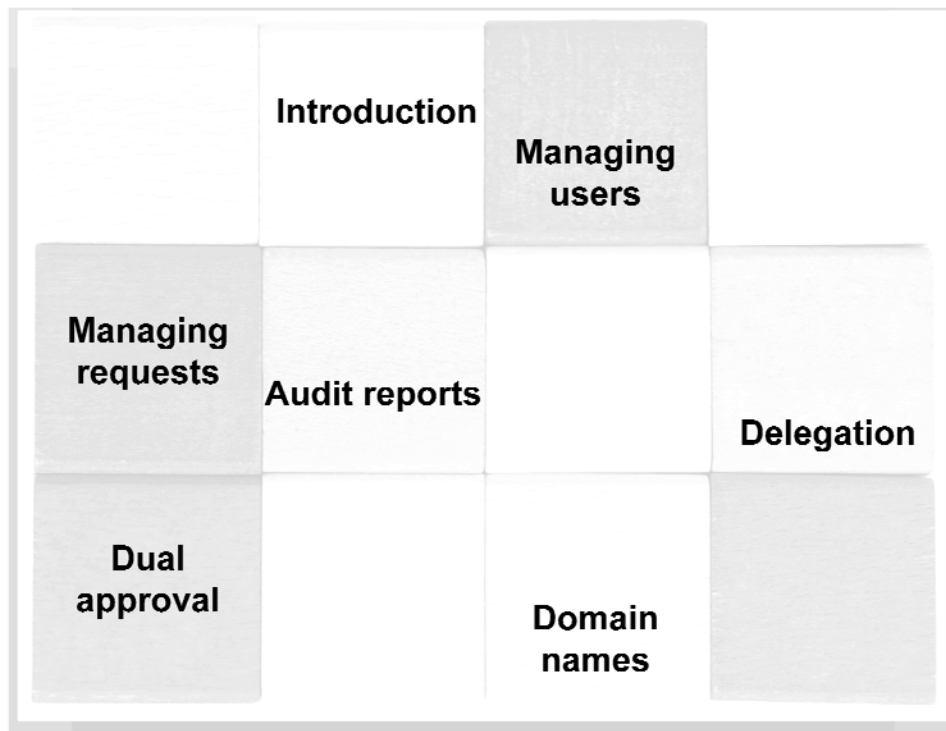
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Swift.com administrators
Managing users' requests

- You receive an email when a user registers on sdc
- You can approve or reject that registration request
  - Click on the link in the email received to approve/reject the request

Click to view the details and approve/reject the request

Click on Lock this ticket to reserve it for yourself

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Delegation of swift.com administration

- What does delegation mean?
  Your institution can delegate the approval of registration requests and the control of access rights to the legal parent, group parent, location (hub), or member concentrator of your institution
- If you are a swift.com administrator, you can keep your local swift.com administration rights
- All swift.com administrators, that is, the swift.com administrators of your institution and the swift.com administrators of the parent institution, will receive registration requests

- Approval by one swift.com administrator is sufficient to process a request

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Delegation of swift.com administration

You can delegate to:
• the legal parent
• the group parent
• the location (hub)
• the member/concentrator

In order for the delegation to be effective, the sdc administrator of the customer to whom you delegate must accept the delegation.

The swift.com administrators of the SWIFT customer to whom you want to delegate will receive an email with your request. This email contains a link that these swift.com administrators must use to accept the delegation.

When one swift.com administrator accepts the delegation, all swift.com administrators of that SWIFT customer will be able to manage the profile of all users in your institution.

Conclusion

Go-live date
On-boarding profiles on swift.com
Recommended reading
Need help?

Go-live date

Customer selects G date in the readiness form
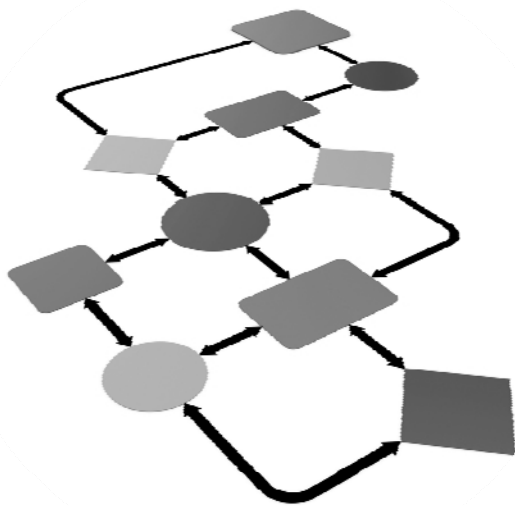
- **Go-live date (G)**
  - Customers using **FIN** MONTHLY

  - Customers using **Lite2** or **SWIFTNet** services only WEEKLY

- **Go-live deadline (G – 2 weeks)**
  1. Legal
     (by NMG/Board/Service Administrators)
  2. Operational readiness
     (not for Lite2 and SN only)
  3. Financial
     (if own connectivity and one-time fee > 25,000 EUR)

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On-boarding profiles on swift.com

- In order to access the on-boarding application, you need one of the 3 profiles:

  - On-boarding - Customer
  - On-boarding - Third Party
  - On-boarding - Sales Partner

Ordering Applications		
Billing Information		Granted
Configuration Changes		Granted
Edit billing and shipping addresses		Granted
Go Local India		Not granted
On-boarding ⊟		Not granted
✕ On-boarding - Customer		
✕ On-boarding - Third Party		
✕ On-boarding - Sales partner		
Order Status		Granted
Ordering		Granted
Service Approver		Not granted

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Conclusion

- Milestone
  - Live since 6 November 2012

- Terminology
  - On-boarding application (OBA) on swift.com and in SAP
  - On-boarding team (OBT) in E2E Ordering
  - On-boarding request (OBR) in SAP
  - OB-id – OBM (SAP)

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Recommended reading

- SWIFT By-Laws
- Corporate Rules
- Message Routing Restriction tables
- BIC Policy
- Security Officer guide

- Factsheet kits
- Alliance Essential kit service description
- Shared Infrastructure
  - Programme (Terms & Conditions)
  - Policy
  - Providers (operational requirements)

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- SWIFT By-Laws
  - In the section About SWIFT > Legal > Corporate matters:
    http://www.swift.com/about_swift/legal/swift_by_laws
- Corporate Rules
  - On the same page: http://www.swift.com/about_swift/legal/swift_corporate_rules
- Message Routing Restriction tables
  - In the section About SWIFT > Legal > Corporate matters:
    http://www.swift.com/assets/swift_com/documents/about_swift/MRR_Tables_201210_v1_0.pdf
- BIC Policy
  - In the User Hand Book, in the section SWIFT:
    https://www2.swift.com/uhbonline/books/public/en_uk/bic_policy/index.htm
- Kits factsheet
  - From the Alliance Kits product page, you can download the document from this link:
    http://www.swift.com/assets/swift_com/documents/products_services/factsheet_kits.pdf
- Alliance Essential kit service description
  - https://www2.swift.com/uhbonline/books/public/en_uk/aessksd_20101217/index.htm
- Shared Infrastructure Programme (Terms & Conditions)
  - From page on the Service Bureaux, you can download the document from this link
    https://www2.swift.com/uhbonline/books/public/en_uk/shr_infra_terms_conditions_20130125/index.htm
- Shared Infrastructure Policy
  - On the same page, you can download the document from this link:
    https://www2.swift.com/uhbonline/books/public/en_uk/shr_infra_policy_20130125/index.htm

Need help?

- **On-boarding Application**
  - https://www2.swift.com/onboarding/

- **On-boarding team**
  - joining.generic@swift.com

- **Legal**
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- **On-boarding process**
  - Link

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