SWIFT Operations Forum Asia Pacific

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Welcome remarks

Laurent Verstraeten, Managing Director, Head of Professional Services, APAC, SWIFT

Operations Forum Asia Pacific

Reinventing efficiencies

Laurent Verstraeten
Managing Director, Head of Professional Services,
Asia Pacific, SWIFT

A Platform built on Heritage

11,000

Interconnected
financial institutions
and market infrastructures

200+

Countries & territories

Currencies

All of them

3 days

Annual value
of global GDP transferred

Seconds

To send a message
anywhere in the world

12%

Annual growth
FIN payment traffic

Components of the SWIFT Platform

Sibos Highlights

Our starting point …

Be ahead of the curve

- Evolving customer needs
- Remain innovative
- Remain competitive

Be efficient

- Improve operational efficiency
- Apply international standards

Be secure & compliant

- Control regulatory & compliance risks and costs
- Managing security & cyber threats

Service excellence in a competitive world

Ron Kaufman

Chairman of Uplifting Service & *New York Times* Bestselling Author

Opening plenary: Service excellence in a competitive world

Ron Kaufman, Chairman of Uplifting Service and New York Times Bestselling Author

STIJN DE CLERCQ | Product Management AMH
JACQUES VAN LEYNSEELE | Professional Services AMH

THE FUTURE IN FINANCIAL MESSAGING - AMH

SOFA 2019

Warming up.

HAVE YOU HEARD OF AMH?

DID YOU KNOW ABOUT MULTI-NETWORK SUPPORT?

DID YOU KNOW AMH IS CLOUD AWARE?

SWIFT's integration & interface offering

Integration and interface products for today's financial market needs

Key Performance Figures

5+ million

Sent and received FIN messages daily

10+ GB

Sent and received FileAct transfers daily

1500

Concurrent users

1.26 min

Max time to recover in case of fallback

Up to 2100

Transactions per second throughput

100 milliseconds

In 99th percentile one-leg processing time in STP

Alliance Messaging Hub

A Highly customisable platform.

TCO REDUCTION

TCO REDUCTION

Key Benefits for IT and Operations

3 to 8 TCO savings factor

Horizontal & Vertical scalability

Reduced annual recurring effort

Maximize latest hardware

Aggregated & digressive volume based price

SECURITY

SECURITY

AMH offers the highest level of security.

Advanced User Profiles	DB Sealing	PS Security Review
Application server shielding and hardening		CSP

Use Case PS

SWIFT INFRASTRUCTURE (CSP) SECURITY REVIEW

RESILIENT & SCALABLE

RESILIENT & SCALABLE

Processing a large volume of messages, AMH offers high levels of availability, high performance, flexible flows and a modular structure.

Robust

Performance

Vertical and Horizontal scalability

Flexible Flows

Modular

Modularity: unparalleled flexibility to scale

Benefits:

- Cope with business growth
- Segregation of flows to meet performance SLAs by vertical scalability
- Adjust to the environment changes
- Dedicated service per instance
- Segregation of networks
- Agility to respond to business
- Central flow monitoring
- High performance through horizontal scalability (multiple instances with common database or individual database)
- Dedicate resources to meet business SLAs (priority)

ARCHITECTURE & RESILIENCE

Single Instance active-passive setup.

SINGLE INSTANCE / DUAL SITE

ARCHITECTURE & RESILIENCE

Dual active setup.

DUAL INSTANCE / DUAL SITE

ARCHITECTURE & RESILIENCE

Dual active setup with AMH Workbench.

- STP lane:
Flow control, routing, distribution and communications handling (optional).

- Global end-user workbench:
Single view for exception handling, message search and monitoring.

DUAL INSTANCE / DUAL SITE

AMH WORKBENCH

Scaling option to leave full processing power to STP and separated environment for users.

Benefits

- Consolidated view of exceptions (when multiple STP)
- 4-eye validation possible for extra security
- Tracking of manually handled messages in history and logs
- User defined searches for management of messages

INSTANT & MULTI-NETWORK

INSTANT & MULTI-NETWORK

AMH Messaging Hub
for multiple networks.

MULTI-NETWORK

- Corporate
- Third Party Payment Service Provider
- Financial Institution
- Market Infrastructure
- Shared Business Services Providers

SWIFT network

Internal applications & Shared services

Business applications

Financial networks

- ✓ euroSIC/SIC
- ✓ SECOM
- ✓ TCH RTP & CHIPS
- ✓ FedWire Funds
- ✓ RT1 and TIPS
- ✓ HK FPS (PS)
- ✓ MY RPP (PS)

AMH User Interface

Workbench

Control Centre

AMH Server

Connectivity

- Integration for SWIFT network connectors
- Multi-network
- Intra-Company communication
- Crypto services

Orchestration

Workflow management

Message Handling

Transformation
Validation
Enrichment

External Database

Message information & audit

Operational data

Message Formats libraries

Message Mapping

Reference Data

INSTANT PAYMENTS

Introduces a **new** instant messaging protocol (SWIFTNet **Instant**)

Re-uses the existing SWIFTNet **connectivity** and **security** infrastructure

Re-uses SWIFTNet **FileAct** and **Browse**

*existing infrastructure (if AMH this infrastructure can also form the basis of the orchestration hub)

SWIFT MI

ISO20022

Delivering Common functionality in a flexible ISO 20022 world.

FIN Alignment

- Granular RMA Support on InterAct
- Address book validation for CBPR+
- Copy Mechanism changes support
- Tbc : Pretty print & Amount limits management

Usage Guidelines Support

- STP validation supporting the specific CBPR+ and ESMIG T2 Market Practices
- Leveraging SWIFT Standards expertise and Artefacts for Validation and Translation

ISO 20022 gpi support

- Single UETR payments GUI
- Generation of UETR for ISO 20022 payment messages

Local Translation & Orchestration

- Building blocs to facilitate both ways translation
- Support CBPR+ Multi-formats MX and Local Translation
- Routing rules and Fields extraction (or equivalent) enhancements

Deployment Agility

- Protocol specifics (signature, IA/FA selection, (De)compression, (De)bulking,…) management
- Integrated in specific T2 and T2S ESMIG subflows
- FileAct file retrieval

TOOLS

TOOLS

TRANS-
FORMATION

WORKFLOW

SYSTEM
MONITORING

LONG
TIME
ARCHIVE

AMH WORKBENCH

System Monitoring

Enhancing the corporate experience in cross-border payments

Benefits

- Improve system visibility
- Up to date status information
- Real time information
- Clear graphical or tabular view
- Optimized interactions with system
- Optimized searching
- Alerting with clear information
- Fast issue resolution
- Colour code status
- Hierarchy of components
- Several views: general, SAG, FIN, SIX, channel
- Dashboard capabilities

AMH TRANSLATOR

Benefits

- With SWIFT Translator, defining, mapping and validating messages from any format to ISO 20022 or MT becomes a breeze.
- SWIFT Translator eases standards migration and customer onboarding projects, while simplifying formats translation, mapping and validation.

AMH WORKFLOW

Business Process Management

Benefits

AMH contains a Business Process Management engine (BPM)

- Industry standards compliant (XPDL)
- Both STP and manual activities interaction
- Native integration of SOA services

Reference workflows are included

- Rapid time to market
- Tailored towards customer requirements

Alliance Warehouse

Easily store and search all your transaction data.

FUTURE PROOF

FUTURE PROOF

Architectural and
Technology roadmap

COMPONENT BASED ARCHITECTURE

AMH Roadmap includes a future proof service oriented architecture.

[Tentative]

Monolithic Architecture

Standalone Components

[Tentative]

COMPONENT BASED ARCHITECTURE

AMH Roadmap includes a future proof service oriented architecture.

[Tentative]

EXTENSIBILITY FRAMEWORK

Allow easy development and safe integration of custom code and add-on services.

[Tentative]

CLOUD AWARE

We are expanding options for customers moving to the cloud.

CLOUD CONNECT

- Enable hosted HSM/VPN connectivity to SWIFT in Public Cloud.
- 2020 launch with demand based support for various mega-cloud providers.

AMH CLOUD AWARE

- AMH runs in Public Cloud.
- Evolution to cloud native architecture.
- Cloud easy install on AMH Roadmap.

SWIFT Public Cloud offering:

[Tentative]

API ROADMAP

APIs are touching every facet of the financial sector.

API proxy

- gpi Connector

API consumer (future)

- gpi API (Roadmap)
- Transaction Sanctions Screening API

API provider (future)

- Message data API
- Reference data API

[Tentative]

UX

Roadmap includes UX improvements on AMH.

User Experience becomes part of our DNA and it drives and defines how our existing products evolve and how new products are designed and build.

UX +

Designing the Alliance product portfolio with a carefully balanced amount of features in line with customer and user needs.

Intuitive, familiar and easy to learn: users will not have to read extensive documentation or attend lengthy training courses to use our platform.

Our platform will allow users to do their work more efficiently, saving them precious time and enabling them to do more.

[Tentative]

UX

Roadmap includes UX improvements on AMH being more intuitive, familiar and easy to use.

Future UI

AMH ROADMAP

AMH roadmap principles: 4 streams

Evolution of the AMH “core” platform through constant modernization and adoption of latest technology.	CORE
Further extension of AMH feature library, evolution into multi-network packages.	NETWORKS
Readiness for evolving business initiatives such as GPI, MI initiatives, ISO20022, …	INITIATIVES
Continuous implementation of customer requirements.	CUSTOMER

[Prototyping stage]

CORE

Technology

2019

Shielded Database Pilot

2019-2021

POC's Prototypes Demo's

2022-2023

New "Open" Platform

"Modernize AMH to an easy to operate component-based platform with a more open architecture"

UX - Enhanced look & feel

NETWORKS

SWIFT

2019

Fedwire Funds, TCH CHIPS

2019

Enhanced Formats mgt

2020 TBD

UK Fedwire, ISO20022

“Maximize the value of AMH as multi-network hub by plugging in more networks & enhancing the platform”

Watch trends

Such as …

Big currencies

Networks undergoing renewal (ISO20022)

Avoid legacy

STP / real-time focus

Plug-in more networks

By …

Providing an AMH solution package

Enhancing the platform to support a custom project

Explore partnership

Either …

SWIFT directly engaging with network provider or with a partner

SWIFT working with the bank

The bank running a project, leveraging the AMH platform

INITIATIVES

SWIFT & MIs

2019 - 2020

Integration with API Gateway

2019 - 2020

Additional 20022 features

2021

ESMIG & HK CHATS

“Enable our customers on latest SWIFT & MI Initiatives, leveraging the real-time orchestration power of AMH”

CSP	ISO20022	SWIFTNet	API@SWIFT	gpi
Continue enhancing AMH to facilitate CSP compliance for our customers	Enhance AMH for better ISO20022 support, provide solution packages, ESMIG support (incl. T2)	Align with SWIFTNet and SWIFTNet Instant evolution	Orchestration from and to AMH towards the new SWIFT API platform	Orchestration from and to AMH towards the new SWIFT API platform, gpi on ISO20022

CUSTOMER

Agility

2019

New backlog mgt

2019

Increase customer interaction

2020-2023

Extensibility framework

"Bring value to our customer's specific business needs while enriching AMH and offering extension points"

New backlog management process

Increase customer touchpoints

Extensibility Framework

Current – SIL next to AMH

Mid-term – increase SIL & AMH co-existence

Longer-term – foresee Extensibility Framework in the future Component Based architecture

Interfaces and connectivity - Alliance Cloud and Cloud Connect at a glance

Geert Van Campenhout, Alliance Cloud Product Manager, Cloud and Interfaces, SWIFT

Evolution SWIFT’s Interfaces and connectivity

For sustainable success in a fast-changing world, the future is in the cloud.

A world of unprecedented change and disruption

New demands and new technologies trigger a fast changing financial ecosystem

→

Un-precedent need to focus on the core to stay relevant & be agile for future

→

Natural evolution to Cloud

SWIFT cloud offering

SWIFT Footprint in Public Cloud

Connectivity Evolution Initiative – Embracing Public Cloud : Background

- Industry **adoption** of **public cloud** services is **growing** rapidly and some **customers** have **already implemented** their **SWIFT footprint in the public cloud**.

- However, these **implementations** are **not optimal**. This has resulted in an **increased demand** from our customers to **enable more frictionless public-cloud** based SWIFT **connectivity** in a formal product offering.

- To address this need, we are **starting a connectivity evolution initiative**, which in its **first "cloud connect" phase** will focus on effectively and securely **enabling public cloud SWIFT connectivity.**

- Our plan is to **complete** the **market validation** for a product offering by end-2019 and will ensure the product **offers** the **same or better standards of quality and security** as the existing connectivity solutions. This is a **complementary offering** and use of this option **entirely customer choice**.

Client Managed Cloud Provider Co-Location

SWIFT supplied hardware, HSM (SafeNet Luna IS) and VPN (Juniper SRX), are hosted in Equinix co-location

Embracing the Cloud

Sibos 2019: Swift heads for the Cloud

Banking co-operative Swift is to provide a jumping board to large public cloud providers Microsoft and Google, and roll out its own private cloud services for institutions connecting to the network.

Running Alliance & SWIFT Connectivity in the cloud

Using Public Cloud Infrastructures : Cloud Operating View

Lift & Shift SWIFT Footprint Software to cloud hosted environments using cloud VPN and cloud HSM

CSP and regulatory compliance

- We are **updating** our **implementation guideline** for the CSP Customer Security Controls Framework (CSCF) **Controls** for this cloud environment. We will regularly adjust these controls as technology, regulatory or product aspects evolve over time.

- Customer remains accountable for ensuring compliance with the CSP controls and for completing CSP attestation. **Cloud providers** are preparing **customised implementation guidelines** specific to their environments to **ease** this **process**

- The customer and the cloud service provider **share responsibility** for the **implementation and monitoring of the controls** and the overall security of the footprint. Cloud providers should provide documented assurance that controls relating to outsourced functions meet CSP control objectives.

- **Customers** remain **responsible** for compliance with applicable **regulatory requirements.** Most hyper-scale **cloud providers** are **pro-actively working with local regulators to ease this process** by certifying against local regulations for regulated workloads.

Cloud Connect | Tentative Approach and Timeline

Journey to the public cloud should address the following -

- Reference Architecture
- Security & Governance
- Compliance & Regulations
- Service Management
- Identity
- Connectivity
- Configuration mgmt
- Data Management

. . . . .

Running Alliance & SWIFT Connectivity in the cloud

Alliance Cloud

Alliance Cloud – Universal Channel to SWIFT & Financial community, Services & Initiatives

Alliance Cloud – Universal Channel to SWIFT & Financial community, Services & Initiatives

Alliance Cloud – Universal Channel to SWIFT & Financial community, Services & Initiatives

Focus on your core

Get state of the art, secure, resilient & scalable Managed Service

Leverage global reach and future proof universal channel to payment ecosystem initiatives, API & service

Customer Benefits

Easy

- Smooth onboarding, easy customization
- Top-notch user interface
- Access to gpi and compliance tools
- Worry-free operations

TCO reduction

- Fully managed and operated by SWIFT
- Minimizes customer infrastructure and resources
- Reduced CSP and compliance scope to be customer-managed

Future proof

- Scaling fast in line with volume and complexity needs
- Eases adoption of new initiatives
- Facilitates business agility
- Integrate API evolutions

Reliable

- SWIFT security
- 24/7 operations
- High resiliency

Timeline

Q4 2019	2020	2021
Pilot	Progressive Go-Live	Service Extension

Continuous co-shaping approach through customer working groups

kuo
Sicredi
bpost
Rabobank
Altus
Currencycloud
RAWBANK
APT
de volksbank
DANMARKS NATIONALBANK
wilmar
TransferWise

Engaging through Consultations and Sandbox Testing

Time for a DEMO

Questions

Customers the day after tomorrow: How changing customer expectations and technology are impacting IT culture

Moderator:

Leo Punt, Head of Global Support, SWIFT

Speakers:

Krishna Atkuru, Head of Engineering, GrabPay, Grab

Amit Ghosh, Chief Operating Officer, R3

Ron Kaufman, Chairman of Uplifting Service and New York Times Bestselling Author

Panel Discussion: Customers the day after tomorrow – how changing customer expectations and technology are impacting IT culture

Leo Punt

SWIFT

Krishna Atkuru

Grab

Amit Ghosh

R3

Ron Kaufman

Uplifting Service

Development of Alliance Access/Entry Portfolio – what’s on the 2020/2021 horizon?

Goran Kostic, Head of Integration Portfolio, SWIFT
Philippe Detournay, Head of Integration Services, APAC, SWIFT

Agenda

- Release policy
- Roadmap
- 7.2 EOS
- SWIFTNet Root Key Renewal
- 7.4
- 7.5 overview
- 7.5 universal confirmations (+/- 5 slides)
- 7.5 ISO (+/- 10 slides)

SWIFT Alliance user community

Release Policy Roadmap: In Practice

Primary upgrade path – upgrade to following release
24 month migration period

February Security update Mandatory, Others Optional/Mandatory based on CVSS rating (7 or above) As per CSP controls, subject to changes

Secondary upgrade path - upgrade to N+2 release
7 month migration period

Access roadmap 2019–2021

7.2 end-of-support

- **7.2 EOS is end January 2020**
- **No security updates** for 7.2 anymore (as per release policy)
- **No extension** support for 7.2
- **Customers must plan an upgrade to 7.3 or 7.4** (both options are possible)
- **SR2019** is available for **7.2, 7.3 and 7.4**

- **Impact of missing the deadline**
  - Fail to comply with CSCF control 2.2
  - Unable to implement standards 2020
  - Still need to upgrade to 7.3 /7.4 before being able to upgrade to 7.5/7.6 for ISO 20022 migration and ESMIG
  - New SWIFTNet Root Key, must be implemented manual on Access/Entry

SWIFTNet CA Root Key Renewal

30 November 2019: Access Security Update delivers CA Root Key

2019				2020				2021	2022
Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	…	…

From 14 September 2019 till end of February 2020

New CA Root Key is generated and can be downloaded for import in applications.
It is not yet used for signing any certificate.

14 March 2020

Root key **activation**. The new SWIFTNet CA root key will from now on be used to issue PKI certificates.

15 June 2022

CA Root key expires.

Any component that uses SWIFTNet PKI certificates is required to trust both the old and the new CA certificates

See tip 5022806

Alliance Access/Entry
Optional update 7.4

July 12, 2019

- Standards Release 2019
- New security features
- Functional enhancements
- Maintenance fixes
- Installable on top of 7.2 and 7.3
- MQ 9.1 support
- Refreshed OS baseline
  - AIX 7.2 TL3
  - RHEL 7.6
  - Solaris 11.4
  - Windows Server 2016
  - Windows 10 for the client side
- ADK Components will need to be recompiled

Supported until end January 2022

Alliance Access/Entry
Optional update 7.4: Details

July 12, 2019

- **Functional enhancements**
  - Easier cross-product Access Control management
  - Improvements of the command line based tools
  - Send *saa_supportinfo* via FileAct to SWIFT support
  - Optimizations for integration with Alliance Warehouse
- **New security features**
  - AES-GCM based authentication for IBM MQ-based flows
  - Local Authentication based on PKI certificates for IBM MQ-based flows
- **Replacement of the transformation tool for IPLA**
  - Validate compatibility of custom IPLA code with your provider
- **Use Connector for Sanctions 1.2.50, Connector for T2S 1.2.40**

Supported until end January 2022

Alliance Access: Supported releases and Upgrade paths

1. Upgrade the OS to the baseline of the target release (supported by tip 1212959)
2. Upgrade Web Platform SE to appropriate minor release
3. Upgrade Access/Entry

Tentative

Release 7.2, 7.3, 7.4 – high level compatibility

Legend

Can load GUIs of

Can connect to

See tip 5023285

Alliance Access/Entry
Optional update 7.5

Mid July, 2020

- Standards Release 2020
- New security features
- Functional enhancements
  - Support **ISO20022 programme**
  - Support **ESMIG**
  - Support **Universal conformations** from CSV
- Maintenance fixes
- Installable on top of 7.3 and 7.4
- Potential OS evolution
  - AIX 7.2 TL3
  - **Red Hat Enterprise Linux 8**
  - **Windows Server 2019**
- **IPLA components will need to be changed**

Supported until end January 2023

Tentative

Universal Confirmation

See also www.swift.com/confirm

Global adoption: By end 2020, all SWIFT FIs will benefit from tracking and credit confirmations

To build a world where customers have certainty on all their payments, all financial institutions will need to confirm payments by 2020

"Tracker for all financial institutions" vision is a key enabler to reach that ambition

Business rules for Universal Confirmations – all financial institutions

New

FIN

Universal Confirmations for MT 103
Rulebook
Advance information

This document sets out the business rules and technical specifications applicable to FIN users to provide confirmations to the Tracker for received MT 103 on FIN. Providing confirmations will be optional as of 17 November 2019 and will become mandatory as of 22 November 2020 for all MT 103 receivers on FIN. This publication will be updated towards the Standards MT Release 2020 implementation date when new information becomes available. Official publication is planned for 17 November 2019.

07 June 2019

Rulebook

This document sets out the business rules and technical specifications applicable to FIN users (1) to provide confirmations to the Tracker for received MT 103 on FIN.

Providing confirmations will be optional as of 17 November 2019 and will become mandatory as of 22 November 2020 for all MT 103 receivers on FIN.

Full version on:
www.swift.com/confirm

(1) FIN Users in user categories Supervised Financial Institution (SUPE) and Payment System Participant (PSPA)

The diagram below indicates the different roles the receiver can play and the different use cases:

There will be different channels to help banks generate confirmations

Options to provide confirmations

Manual

1	Basic Tracker GUI (*)	Live in Nov'2019

Automated

2	MT 199 Confirm for All	SR 2019
3	API Confirm for All	SR 2019 – requires gpi Connector
4	ISO 20022	SR 2020 – specifications ready in Nov'2019
5	Batch confirmations	SR 2020

Payments Tracking

SWIFT Tracker

(*) gpi members use the full SWIFT gpi Tracker GUI for manual confirmations

Batch Confirmation

1. Intermediary or Beneficiary bank receives MT 103 with UETR and passes MT 103 to payment application
2. End of day report: payment application builds the list of confirmed payments in CSV file with UETR
3. Alliance interfaces convert CSV to API call and updates the Tracker for all status in CSV file

(*) CSV Comma Separated Values, flat file format generated by many systems
File generated by Payment System containing for each payment:
1. the UETR or MT 103 Transaction Reference (TRN)
2. the payment status (confirmed or rejected)
3. credited amount & currency
4. date and time of credit

Batch Confirmation – 2 CSV formats to confirm payments

1 Universal Confirmation

Universal Confirmation rulebook

- ✓ Any SWIFT user can confirm
- ✓ **2 statuses: Confirmed and Rejected**
- ✓ UETR is expected
- ✓ If no UETR: the interface will retrieve the original MT 103 using the Transaction Reference (field 20)

2 gpi bank

gpi rulebook

- ✓ gpi BIC can confirm with gpi SLA
- ✓ non-gpi BIC can confirm
- ✓ **All gpi statuses supported (ACCC, ACSP, RJCT, RETN)**
- ✓ UETR is expected
- ✓ If no UETR: the interface will retrieve the original MT 103 using the Transaction Reference (field 20)

1 Universal Confirmation

"UC-CSV1",["UETR"] (UUIDv4Identifier),"Related_Reference" (16x),"DateTime"(YYMMDDHHMM±HHMM),"Status_Code"(ACCC or RJCT),["Reason Code"],"StatusOriginator" (4!a2!a2!c[3!c]), "Currency"(3!a), "Amount"(15d), ["Original_Curency"](3!a),["Target_Currency"](3!a),["Exchange_Rate"](12d)

DRAFT

Samples:

"UC-CSV1","fba18c49-7a48-4f5c-b890-bb3bf47f5807","Ref123","2012011102+0100","ACCC","BANKBEBBXXX","EUR","10000,00",,,
"UC-CSV1",,"Payment0123444","2012011000+0100","RJCT","DUPL","BANKBEBBXXX","EUR","9500,",,,
"UC-CSV1","bf95b4d4-b675-4f7e-886d-36d8765b7e32","Reference0009654","2012011659+0100","ACCC","BANKBEBBXXX","USD","12000,","EUR","USD","0,91"

2 gpi bank

"GPI-CSV2",["UETR"] (UUIDv4Identifier),"Related_Reference" (16x), "DateTime"(YYMMDDHHMM±HHMM),"Status_Code" (ACCC, ACSP, RJCT, RETN), ["Reason Code"] (See code list),"StatusOriginator" (4!a2!a2!c[3!c]),["ForwardedToAgent"] (4!a2!a2!c[3!c]),["SettlementMethod"] (INGA,INDA,COVE,CLRG), ["ClearingSystem"] (see code list),"ConfirmedCurrencyAndAmount" (3!a15d),["ChargeCode"](OUR, BEN, SHA),["Original_Curency"] (3!a),["Target_Currency"] (3!a), ["Exchange_Rate"] (12d),["Deduct"] (3!a15d)(repetitive)

Samples:

"GPI-CSV2","97ed4827-7b6f-4491-a06f-b548d5a7512d","Ref123","PYMT123","2012011102+0100","ACCC",,"BANKBEBBXXX",,,,"EUR10000,00",,,,,
"EUR10,","EUR20,"
"GPI-CSV2",,"Payment0123444","2012011402+0100","RJCT","DUPL","BANKBEBBXXX",,,,"EUR9500,",,,,,
"GPI-CSV2","76ed3716-6b5f-2291-a06f-b548d5a7512d","Ref123","Reference00099654","2012011659+0100","ACSP","G000","BANKBEBBXXX","GPICBICXXX",
"INGA",,"USD12000,","BEN","EUR","USD","0,91","EUR10,","USD20,"

Alliance Access/Entry
Optional update 7.5: Universal Conformations in batch via CSV

Mid July, 2020

1) CSV file is received as proprietary format and routed to _BS_gpi_batch

2) _BS_gpi_batch processes each line in the CSV, reconciles it with the received MT 103 and creates a Credit Confirmation

3) The gpi Tracker is updated with the Credit Confirmation via an API

4) If no API can be sent, an MT199 Credit Confirmation is sent to the gpi Tracker instead

Tentative

Alliance Access/Entry
Optional update 7.5: Universal Conformations in batch via CSV

Mid July, 2020

- Configuration to send as API or MT 199 based on standardised CSV
- Lookup of UETR if not provided by back office
- Possibility to define standard deducts

Event Log Details

Name	Gpi CSV No or Multiple MT103 Found	Number	2304
Class	System	Application	Base Server
Severity	WARNING	Function	
Date & Time	2019/10/09 14:34:24	Sequence	2147484159
Alarm	None	Security	☐
		Configuration Management	☐
		Operator	System
		Host Address	klwx0341
		Browser Address	
		Browser Hostname	
Description	Multiple UETR match or no UETR match found for MT103 UETR : Fvqn5MQbElr4kta3PvlfN1MzzAQc8U8QXMgb. MT199 is generated and routed to _MP_mod_text queue, modification is required		

Tentative

Alliance Access/Entry
Optional update 7.5: Universal Conformations End-of-Day processing

Mid July, 2020

- **Configuration option to schedule end-of-day Universal Confirmation generation**
  - At the end of the day (configurable), for each received MT 103/pacs.008 for which no Confirmation was sent, the tracker will be informed with ACSP/G002 (credit to Creditor's account may not be confirmed same day, update will follow)
  - This feature is not compatible with manual confirmation using the GPI tracker
  - Events that indicate when the process starts and stops
  - Optional event for every generated Universal Confirmation

Tentative

Alliance Access/Entry
Optional update 7.5: Universal Conformations – Message Search

Mid July, 2020

- **Message Search Enhancements**
  - New Search criteria for *Payment Status*
  - New *Payment Status* column in tabular view

- **Message Detail Enhancements**
  - Display *Payment Status*

Tentative

ISO 20022 programme

See also www.swift.com/standards/iso-20022-programme

ISO 20022 Programme

CBPR+ related deliverables

Note: A plan for Phase 2 to publish CBPR+ approved usage guidelines (UGs) for MT 204, n95, 103 REVERSE will be defined in Q1 2020

Vision for ISO 20022 programme for Access/Entry users

Mid July, 2020

- **Minimise the impact of the first day of the ISO20022 migration window**
  - Make sure that ISO 20022 payment messages can be received with minimum impact
- **Automatic configuration during software update**
  - Pre-configured reception profiles
  - Handle received multi-format MX as MT following the same routing as if it was FIN (_SI_from_SWIFT)
- **Able to import the centrally translated RMA bootstrap records**
- **Create/update the ISO 20022 RMA record when FIN RMA record is created/changed**
- **Message display will be able to show both the MT and MX view**
- **Allow output Message Partners to be configured whether MT or MX has to be used**
- **Allow ADK and IPLA custom code to handle multi-format MX**
  - ADK will work based on the Format type (FIN, MX), with routing allowing to change the format.
  - IPLA will be enhanced to support local translation (MX-MT and MT-MX)
- **Allow custom translation on the edge via IPLA**

Tentative

Alliance Access/Entry
Optional update 7.5: ISO20022 programme impact

Mid July, 2020

- **RMA bootstrap**
  - Access/Entry supports RMA export/import already
  - Access/Entry supports RMA for InterAct already
  - Access/Entry 7.4 (and 7.3.50, 7.2.70) allow granular RMA for everybody
  - Access/Entry 7.5 will auto generate RMA records for ISO20022 migration when a FIN RMA is changed
- **BIC vs DN**
  - Enforced level 3 DN format ou=branch,o=bic8,o=swift (e.g. ou=bbb,o=ppppccpp,o=swift)
  - No bic0 for test as there is a separate test service
  - Access/Entry supports already the selection from recently used DNs (matching a substring)
  - Once Reach+ Directory is updated Access/Entry supports lookup from it
- **Translation ISO20022 to MT**
  - End goal must be to have ISO20022 native at the back-office
  - Access/Entry 7.5 will support ISO20022 messages with attachment of the central translation to MT
  - Access/Entry 7.5 will support on-the-edge translation via IPLA custom code
  - Access/Entry 7.5 will not support the APIs to call on-demand the central translation

Tentative

How Access/Entry plans to handle central translation

Sender

1. 7.5 comes with pre-configured emission profile
2. Addressing
3. ISO20022 RMA check

Send ISO20022 →

SWIFT

4. Decide on transformation need
5. Construct FIN header
6. Construct FIN body
7. Construct FIN trailer

Send ISO20022 with MT in comment →

Receiver

1. 7.5 comes with pre-configured reception profile

8. ISO20022 RMA check
9. Route & Output
   - Display FIN →
   - Display ISO20022 →
   - MP FIN →
   - MP ISO20022 →

Tentative

Day 1: how will a received ISO 20022 payment be processed by Access/Entry

Tentative

Alliance Access/Entry
Optional update 7.5: Flexible way to handle multi-format messages

End June, 2020

- At reception **routing keywords** from both **MX and MT** will be extracted
- Multi-format MX will be **handled as MT by default**
  - i.e. the message will have the keyword Format = SWIFT (which means FIN)
  - Option to re-configure the behaviour and handle them as MX
  - Option to change the value of the Format to MX
- **ADK components** will only see the payload set by the Format keyword
- **IPLA components** will be able to look at both MX and MT payload
- **Message Partner** can be configured to provide **MX or MT payload**

Tentative

Alliance Access/Entry
Optional update 7.5: How will the FIN message be different?

End June, 2020

- **Block 1**
  - Session and Sequence number will be 0000 000000
  - LT is always X
- **Block 2**
  - Message Input Reference (MIR) will end with 0000000000 (due to sess/seq number)
  - LT is always X
- **Block 3**
  - Some fields will not be used:
    - Banking Priority
    - Message User Reference (MUR)
    - Related Reference for MIRS
- **Block 4**
  - Fields that are truncated will end with +
- **Block 5**
  - Empty {PDE:} when the MX message has a duplication indication
  - {PAC:}, {SYS:}, {PDM:}, {DLM:}, {MRF:} not used

See also Vendor Specification on www.swift.com

Tentative

Updated RMA plan timeline

Suggested rules to build Distinguish Names out of registered BIC11

Production BIC11

PPPP CC PP | BBB

Prefix Country Suffix | Branch

Identifies an entity | a unit

Test BIC11

PPPP CC P0 BBB

For the new service, there will be no need to use the 0 identifier to differentiate test and production. A dedicated SWIFTNet many-to-many test service will created and marked as such (!p). eg. “ServiceName”!p

To Distinguish Names

Distinguish names for production traffic will be derived from the registered BIC11 as follows:

- Always level 3 DN:
  ou=Branch,o=BIC8,o=SWIFT
  (ou=Branch: 3, o=BIC8: 2, o=SWIFT: 1)
- A valid DN would be: ou=bbb,o=ppppccpp,o=swift

For test traffic, same rule unless there are multiple test BICs for a single production BIC.

- By default, DN will be similar to production and have a level 3
- By exception, if there are multiple test BICs for a single production BIC, a level 4 will be used:
  [cn=ZTESTBIC,]ou=branch,o=BIC8,o=SWIFT
  ([cn=ZTESTBIC,]: 4, ou=branch: 3, o=BIC8: 2, o=SWIFT: 1)
- A valid DN would still be: ou=bbb,o=ppppccpp,o=swift

Helping to embrace the ISO 20022 programme (beyond the first day of the migration window)

- Ability to define **User Defined Keywords** for ISO 20022 messages
- Input message partners will perform **syntax validation** for ISO 20022 messages
- During message creation **GUI assists in DN selection** when user knows the BIC
- Enhancements on **reference data**

Tentative

Where can I get more help?

Webinars & work sessions

Join a webinar or work session near you to learn why ISO 20022 adoption is necessary, how to make the change and what support SWIFT will provide

SWIFTSmart

The SWIFTSmart e-learning training platform includes an introduction to ISO 20022. A formal curriculum will be published by end of the year

ISO 20022 hub

The ISO 20022 Programme hub provides more information on the programme, timeline, transition period and resources

MyStandards

The CBPR+ MyStandards page hosts all usage guidelines, a readiness portal for testing your back office applications and coming soon a mapping sandbox to publish translation rules

Knowledge Centre

The Knowledge Centre hosts detailed documentation on SWIFT products services, including the SWIFTNet messaging service that will be the basis for the new InterAct service to support CBPR+ compliant flows

Adoption services

Expert standards and technical consultants are available to help you assess impact of ISO 20022, get trained, define your project and support your implementation. Contact your account manager to find out more

Vendor support

SWIFT has provided registered partners with necessary information to incorporate CBPR+ guidelines into their core banking, middleware, screening, reconciliation and other financial products

Customer support

SWIFT Customer Support is available to answer questions if you do not find the information you are looking for

SWIFTSmart

SWIFTSmart learning platform

Interactive, cloud-based service that provides more than 200 courses in multiple languages. Whether you are looking for basic introduction to SWIFT messages or advanced curriculums on SWIFT products and services, the platform gives you the flexibility to train your staff anytime anywhere from any device.

Introduction to ISO 20022

Follow this introductory course to discover what ISO 20022 is and why it is used. Understand how financial messaging standards are built using ISO 20022. Discover who is using ISO 20022 and the role of SWIFT.

Introduction to Standards MX

Follow this introductory course to understand what Standards MX is. Learn the basics of XML. Discover how an MX is identified, structured and formatted.

Customer Payments and Transaction Reporting

Follow this intermediate course to understand the SWIFT customer payment message flows and related transaction reporting, to identify the various parties involved in a customer payment and to understand the differences of a customer payment made with the serial method and the cover method.

(Planned) What you need to know about ISO 20022 adoption in payments & reporting?

(Planned) The move from Category 1 / 2 / 9 MT to ISO 20022 CBPR+ messages

Key messages

- **Remember 7.2 end-of-support date of 31 January 2020**
- **Time to think forward**
  - When will your back office systems be ISO 20022 ready
  - When will your back office systems be GPI ready
  - What do you require to bridge the gap and for how long
  - Develop a multi-year plan that has release 7.5 on it

Introduction to Alliance Warehouse – what, why, and how?

Dirk Vanachter, Product Manager, SWIFT

Alliance Warehouse

“A long-term message archive with powerful search & investigation at the customer’s premises”

Alliance Warehouse

(*) Release 2

DEMO

Benefits of Alliance Warehouse

Fast and Flexible Search

Cost Effective

All Messages in a Single Place

Trustworthy Secure

Easy implementation & use

Long-term store

Scalable

Available for ordering

Release 1.0 available end of October

www.swift.com

Backup slide

Alliance Warehouse features

Long-term message store

- Stores all your past financial messages & files, for as long as you want, >15 years
- Always up to date : continuously updated in near real-time with new messages as they are processed
- Works out-of-the box with any Alliance interface : Alliance Access, Entry, Lite2, AMH
- Stores all SWIFT traffic : MT & MX messages, FIN or InterAct, FileAct files
- Imports all your existing SAA message archive files
- (Release 2) Can store gpi transaction history from the gpi Tracker (requires gpi Connector)
- (Release 2) Multi-network, any format: can store non-SWIFT messages, API calls, and files of any format (from AMH, or through customisation from other sources)

Fast and flexible search

- Multiple users can simultaneously search, display, print and export messages with a browser-based UI
- Search in one go through all messages of all years, including today's messages
- Single place to search for any message or file or (Release 2) API call or gpi transaction
- Find answers in seconds for questions from compliance officers, regulators, auditors, management, the business and your own customers
- Extensive search criteria - free text search to find all messages or files that contain a string in header or body, plus structured search to find e.g. messages from particular institutions or between two given dates, or with specific currencies or account or beneficiary etc.
- Export your search results to Excel, PDF etc.
- Drill down to the content of each message, including headers, trailers, history & audit trail

Secure and reliable

- User access control – only authorized users can search or see messages
- Segregation based on BIC/destination or unit/data owner
- Secure tamper-protected storage of message content. Provides trustworthy proof of message or file content & history.
- Stores the original messages or files, and each message's history & audit trail (*)
- Gives confidence to your auditors that the search results are reliable
- (Release 2) Can optionally also store message versions e.g. before & after transformations, for full audit trail or proof of 'no change'
- Runs on Linux or Windows

(*) on Lite2, only limited history per message

Unleashing Unbelievable Masterclass

Linda Tan Spicer, Director, Client Success, Uplifting Service

www.swift.com