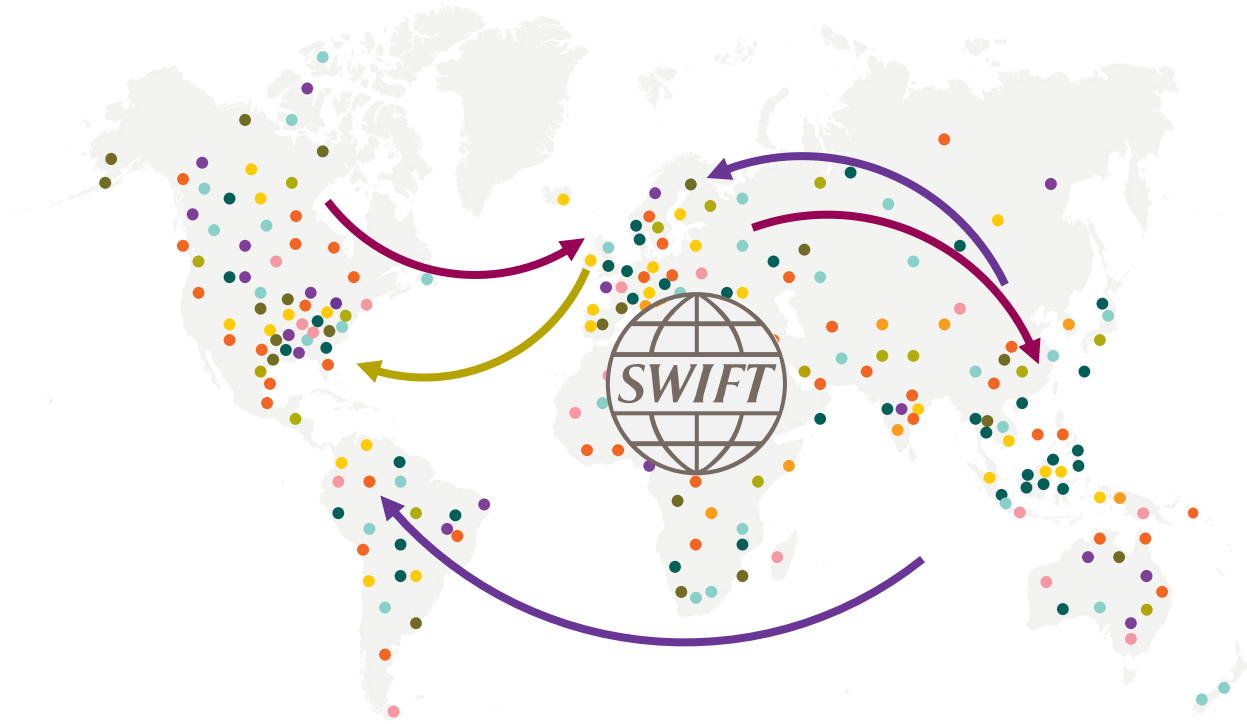




SWIFTgpi – an platform for innovation in financial technology

April 26, 2017

The SWIFT network – a trusted multi-banks channel connecting the banking world



3 pillars:

A **co-operative** connecting connect more than 11,000 financial and securities institutions and corporate in over 200 countries and territories

The **platform** to exchange financial information and messages securely and reliably

Work with the financial community to define **standard**, a common language to facilitate the communication

6.5+ billion

FIN messages per year (2016)

11,000+

SWIFT users

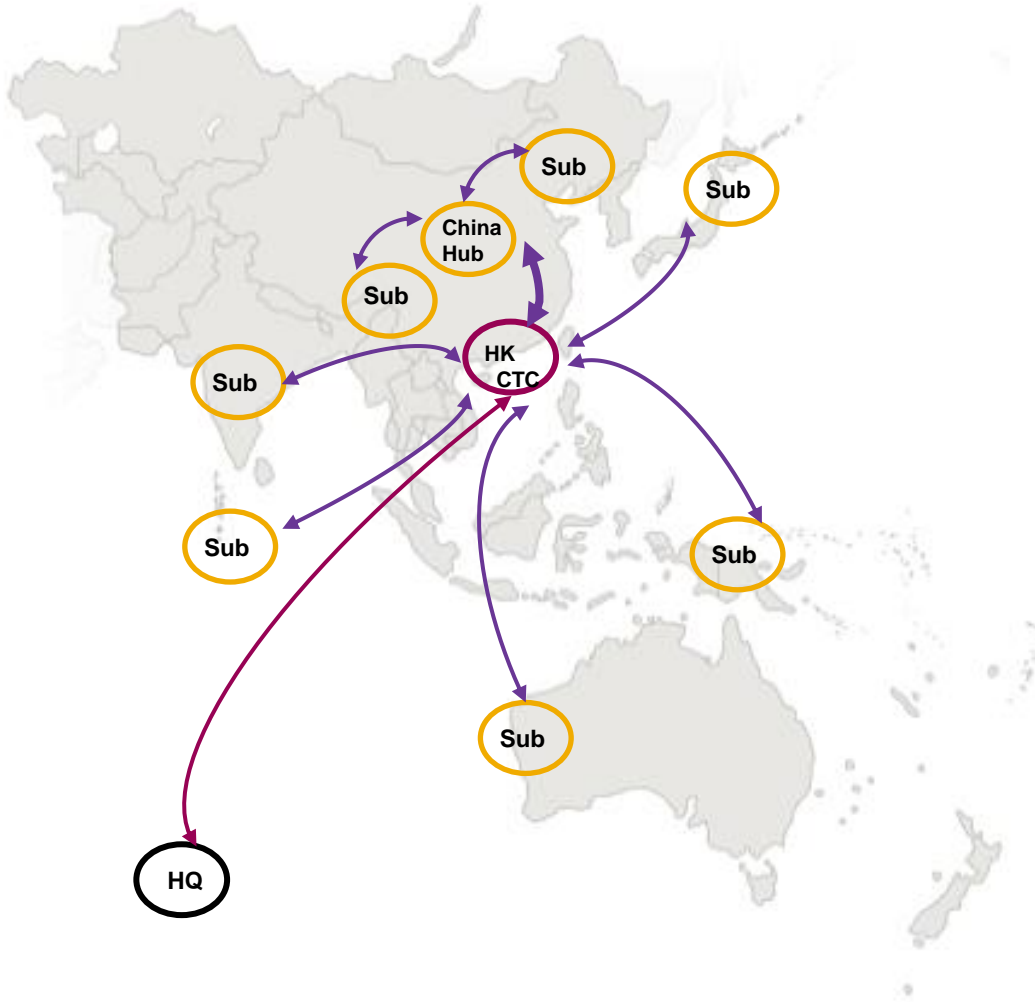
Security

Resilience

Reach



CTC – an opportunity to gain control and efficiency in the treasury operation

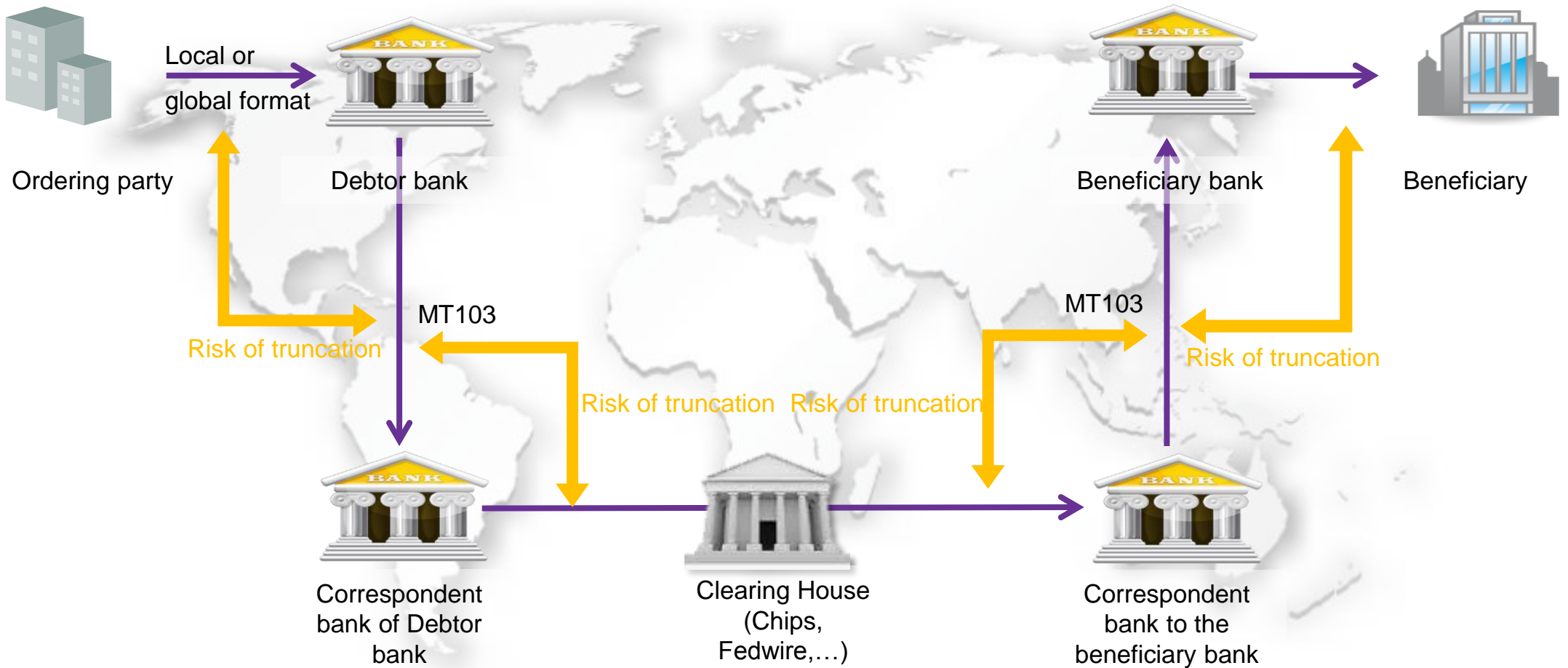


Why is SWIFT relevant to corporate considering CTC?

SWIFT provides the tool to help corporate to centralize, simplify, standardize and streamline your treasury operation.

- Enhance visibility
- Increase control on cash
- Optimize working capital
- Enhance operational efficiency
- Improve security management
- Improve financial risk management

The complex onerous payment ecosystem



Answering your challenges with cross-border payments



Speed

“Critical business requires faster payment execution”

Martin Schlageter
Head of Treasury Operations, Roche



Transparency

“Many times we don’t have visibility on the fees lifted along the way”

Peter Claus-Landi
Director banking initiatives, General Electric



Tracking

“I’m not able to tell when the money hits the beneficiary’s bank account”

Brooke Tilton
Vice President, Treasury Operations, Viacom



Remittance information

“We miss information regarding the invoice and the payer for timely reconciliation”

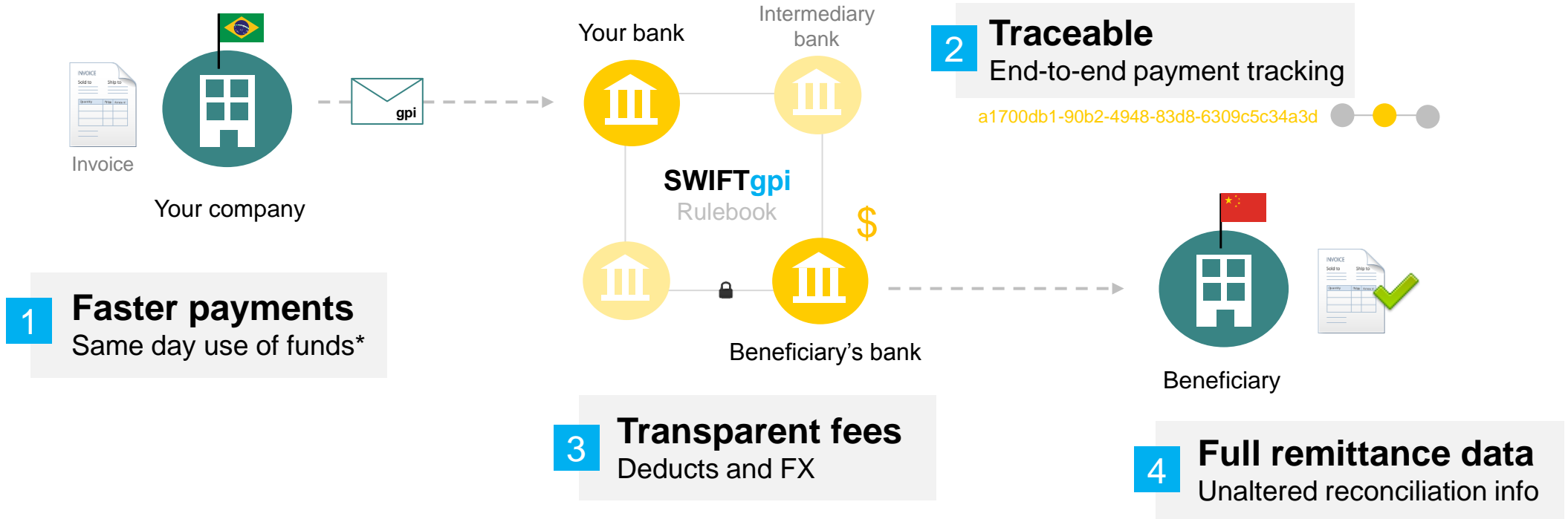
Michel Verholen
Director, Global Treasury Center, Zoetis

SWIFT helps resolving the friction in the past, how does it further enhance the users’ experience?

SWIFT gpi: delivering a new standard for cross-border payments

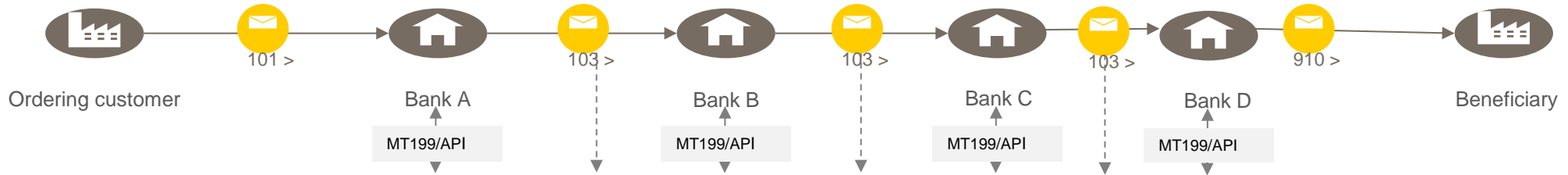


SWIFT gpi: reducing the inefficiencies across the value chain



*Within the time zone of the receiving gpi member

Key element: introduction of a unique end - to - end payment tracking number



“One-glance” status overview

Track path, in real-time

Details of banks along the chain

Transparency of total fees and time

Unique, end-end tracking number

Central payments database, hosted at SWIFT
Updated via MT199 or API
Data consumption via GUI, via MT199 (push) or via API (pull)

*The gpi service may vary across banks



Enhancing users' experience

SWIFTgpi

- ✓ Same day use of funds
- ✓ Transparency of fees
- ✓ End-to-end payment tracking
- ✓ Unaltered remittance information



Accounting & core functions

- Expedite critical payments with capability to monitor on real time basis
- Provide certainty/ peace of mind for buyers and sellers
- Improve cash flow management
- Attain high level of clarity on bank fees
- Reduce time and resources spent on follow up, exception handling & investigations

Budgeting, planning and forecasting

- Enhance predictability of funds
- Improve reconciliation and fund forecasting
- Facilitate planning and decision making

Cash & Treasury Management

- Maximize return on funds by capturing best investment opportunities
- Minimize interest payable with effective cash and credit management
- Reduce FX risk

SWIFT gpi is gaining traction globally

Close to 100 member banks sending payments into more than 224 countries and territories; representing over 75% of all SWIFT cross-border payments

AMERICAS

20%

- **ABN AMRO Bank**
- ABSA Bank
- Agricultural Bank of China
- Alfa-Bank
- Australia and New Zealand Banking Group
- Axis Bank
- **Banco Bilbao Vizcaya Argentaria**
- Bangkok Bank
- Bank of America Merrill Lynch
- **Bank of China**
- Bank of Communications
- Bank of New York Mellon
- Bank of Nova Scotia
- Bank of the Philippine Islands
- Bank of Tokyo-Mitsubishi UFJ
- Banco Bradesco
- Banco Santander
- Banco de Crédito del Peru
- Banco do Brasil
- Banorte
- Banque Européenne d'Investissement
- Barclays
- Bidvest Bank
- BNP Paribas
- Budapest Bank

EMEA

52%

- CaixaBank
- Canadian Imperial Bank of Commerce
- China Construction Bank
- China Merchants Bank
- **Citibank**
- Commonwealth Bank of Australia
- Commerzbank
- Crédit Agricole
- Crédit Mutuel-CIC Banques
- Credit Suisse
- CTBC Bank
- **Danske Bank**
- **DBS Bank**
- Deutsche Bank
- DNB Bank
- Ecobank
- E.Sun Commercial Bank
- Erste Group Bank
- Fifth Third Bank
- FirstRand Bank
- Handelsbanken
- Helaba Landesbank Hessen-Thüringen
- HSBC Bank
- ICICI Bank
- IndusInd Bank

APAC

28%

- **Industrial and Commercial Bank of China**
- **ING Bank**
- **Intesa Sanpaolo**
- Intl. FCStone
- Investec
- Itaú Unibanco
- JPMorgan Chase Bank
- Kasikornbank
- KBC Bank
- KEB Hana Bank
- Lloyds Bank
- Mashreq Bank
- Maybank
- Mizuho Bank
- National Australia Bank
- Natixis
- Nedbank
- **Nordea Bank**
- Oversea-Chinese Banking Corporation
- PKO Bank Polski
- Promsvyazbank
- Rabobank
- Raiffeisen Bank International
- Resona Bank
- Royal Bank of Canada
- Royal Bank of Scotland
- Sberbank
- Siam Commercial Bank
- Silicon Valley Bank
- Skandinaviska Enskilda Banken
- Société Générale
- SpareBank 1
- Standard Bank of South Africa
- **Standard Chartered Bank**
- Sumitomo Mitsui Banking Corporation
- Swedbank
- Tadhamon International Islamic Bank
- TMB Bank
- Toronto-Dominion Bank
- UBS
- U.S. Bank
- **UniCredit**
- United Overseas Bank
- Wells Fargo



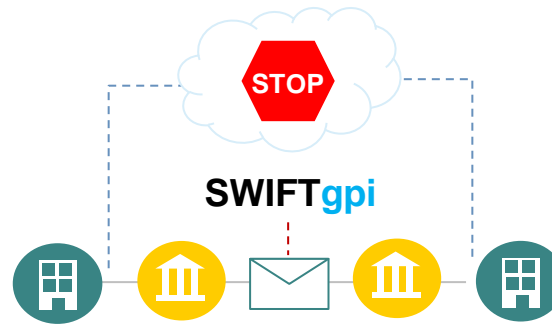
What's next: the digital transformation of cross-border payments

Rich payment data



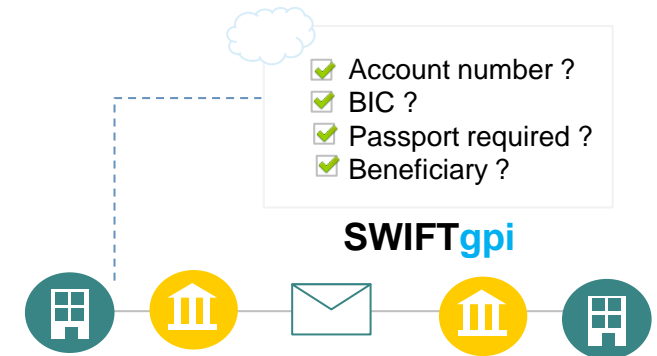
Rich remittance information, invoices, compliance documents, etc.

Stop and recall a payment



Instantly stop unsolicited payments (double payment, manual errors, fraud)

International payment assistant



Payments assistance at origination, to increase straight – through – processing (STP)



www.swift.com