



g4c : revolutionizing cross-border payments for Corporates

Increased speed, transparency and traceability as standards for your cross border payment flows

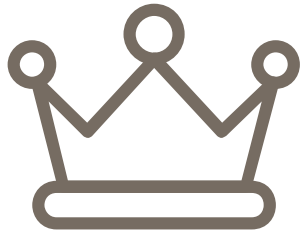


SWIFTgpi – Cross-border payments transformed

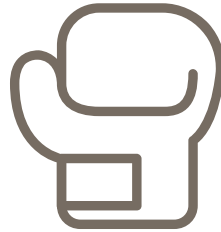


ACT Dubai 2019

The cross-border payments landscape is being reshaped by changing customer expectations, technology, competition and regulation



Customers' expectations are changing rapidly due to new digital norms mandating immediate access to accurate data



New payment providers are challenging incumbents using technology to disrupt traditional models, putting pressure on costs



Regulation is increasingly **protecting end-customers** and focusing on **market reform**, fostering more competition and increased requirements related to liquidity & risk management

Tackling the challenges in cross-border payments

Speed



Roche

Transparency



General
Electric

Tracking



Viacom

Remittance
information



Zoetis



Enhancing customer experience by delivering a new standard in cross-border payments

“Yesterday” | Traditional correspondent banking

Slow, can take multiple days

No transparency on costs

No transparency on time

No confirmation of credit



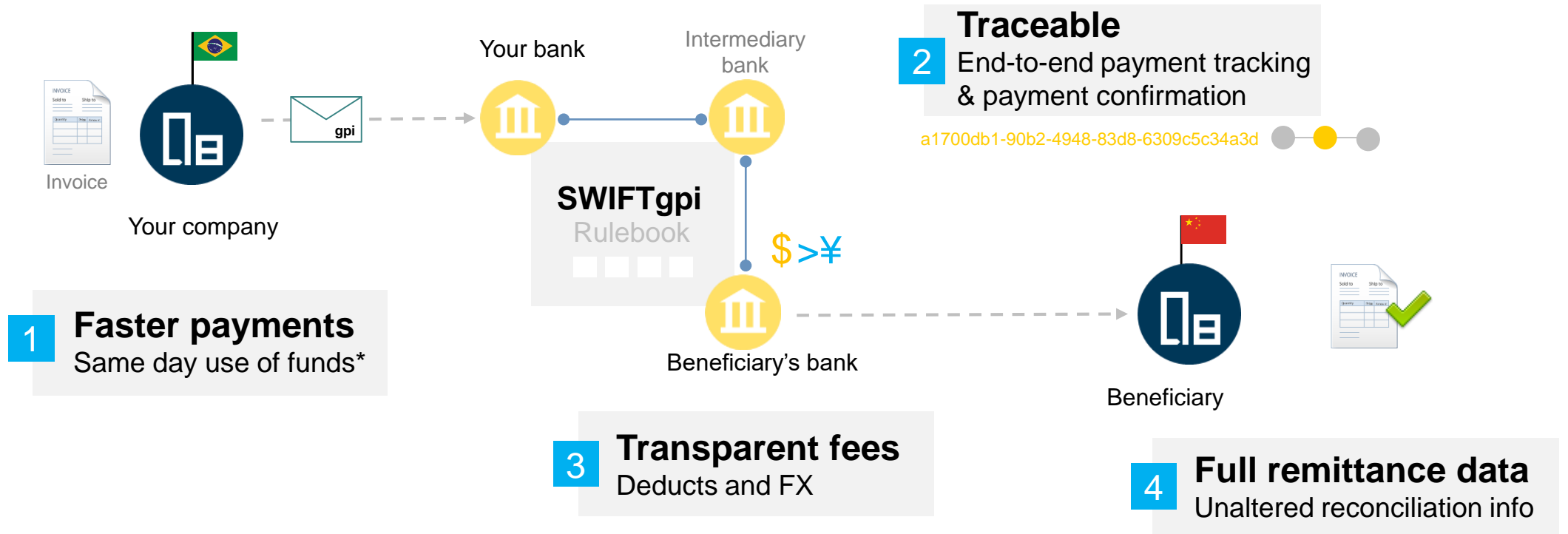
“Today” | SWIFT global payments innovation (gpi)

- Faster, same day* use of funds
- Transparency of fees
- End-to-end payments tracking
- Remittance information transferred unaltered

(*) within the timezone of the receiving gpi member



SWIFT gpi: secure, faster, traceable & transparent cross-border payments

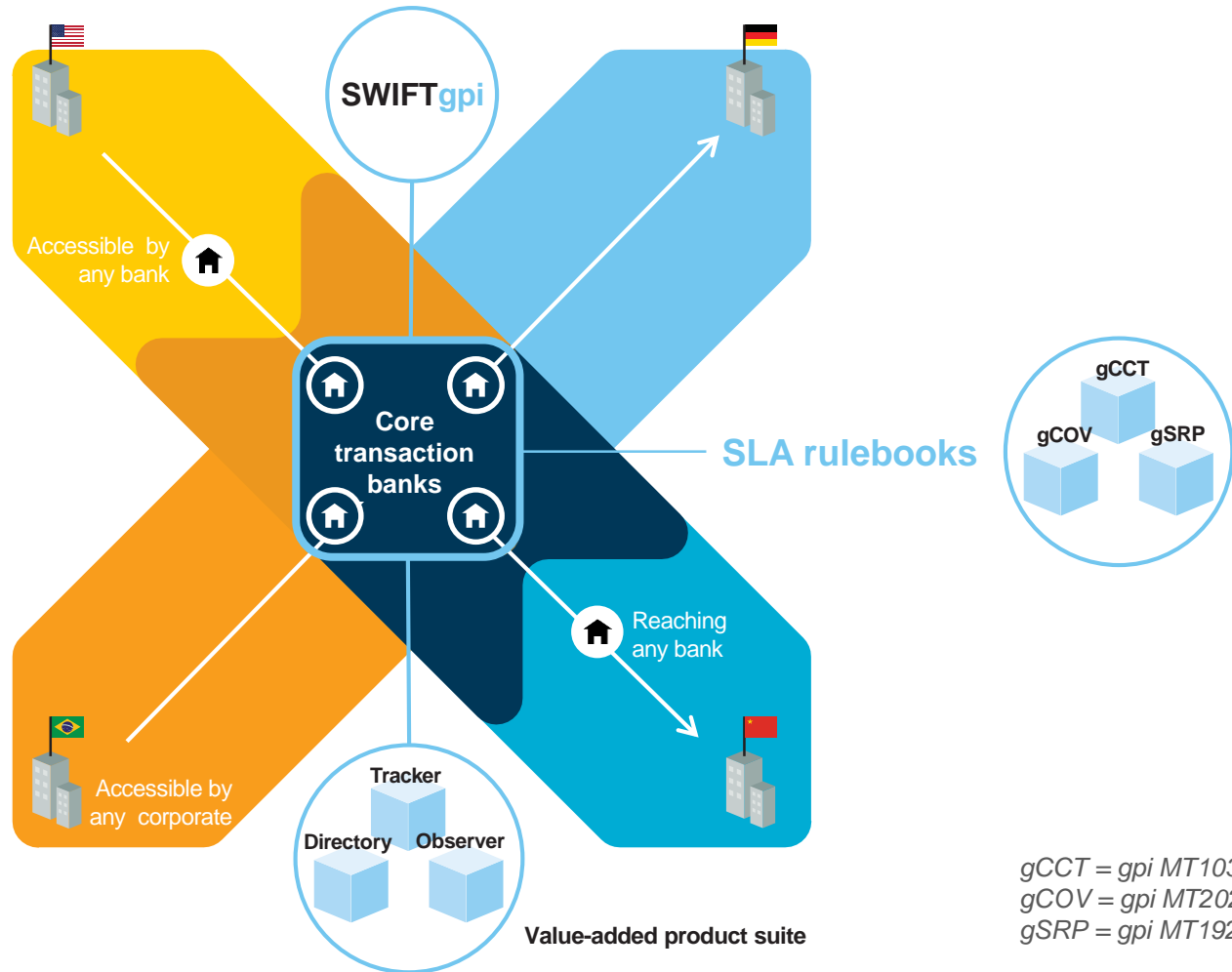


SWIFT gpi overview

Messaging technologies

Core principles of the SWIFT gpi

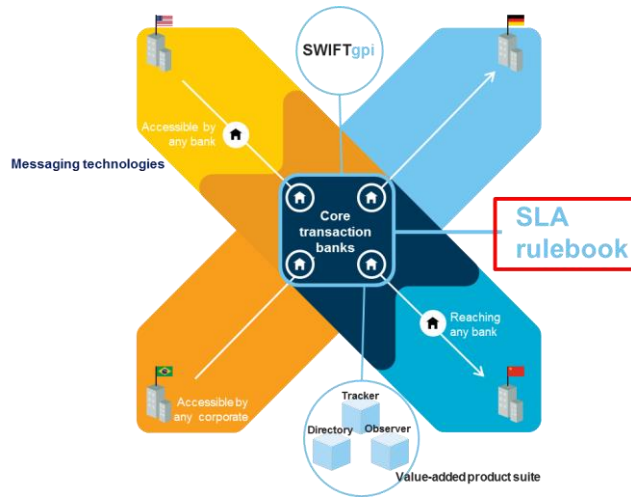
- Same day use of funds
- Transparency of fees
- End-to-end tracking
- Remittance information transferred unaltered



gCCT = gpi MT103
gCOV = gpi MT202/5 cov
gSRP = gpi MT192



gCCT - SLA Essentials



Core principles of the SWIFT gpi customer credit transfer

- Same day use of funds
- Transparency of fees
- End-to-end tracking
- Remittance information transferred unaltered

Same day use of funds

- **Intermediary and Instructed gpi Agents must** process the payment **immediately** and no later than **end of the day**
- **If** the payment may **not be processed** by the end of the day, a **confirmation** with status **pending** must be provided to the tracker by **end of the day at the latest**

Transparency of fees

- **All gpi banks must** provide transparency on their **deducts** on transactional basis
- **Only the Instructing and Instructed gpi Agents can have access** to the **detailed breakdown** of deducts from the tracker

End-to-end tracking

- **All gpi participants** send and receive gpi confirmations to/from the Tracker
- **The Instructing gpi Agent** must **create** and populate the Unique End-to-End Transaction Reference (**UETR**) and the **Service Type Identifier** in the gpi payment instruction
- **Other gpi Agents** must **include the same gpi data** elements on any associated payment instructions and confirmations sent to the tracker

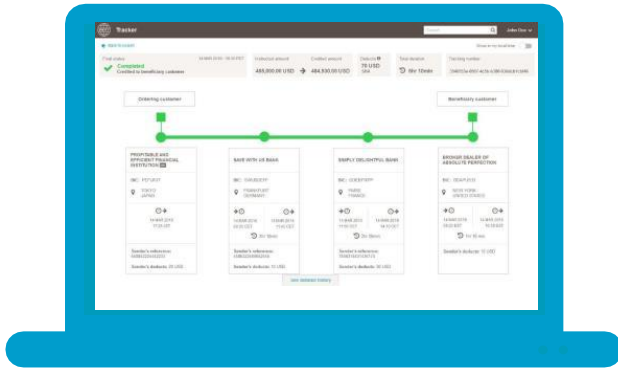
Remittance information

- **Intermediary gpi Agents must** pass on the remittance information **unaltered**



Key features

The Tracker



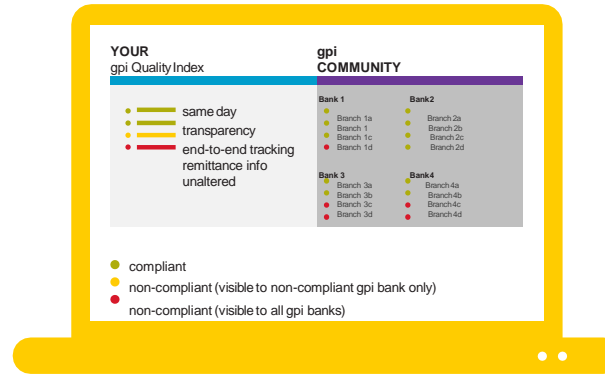
End-to-end payments tracking database

- to monitor progress of a gpi payment in real time
- to obtain **transparency on deducts**
- to receive **confirmation** that **payment was credited**

thanks to **unique end-to-end tracking identifier**.

Accessible via GUI , MT 199 and APIs

The Observer



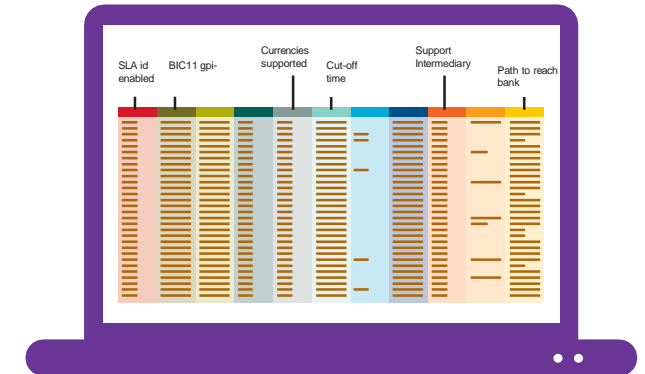
Business Intelligence dashboard

showing gpi bank and community compliance with gpi SLA

- to **ensure control**
- to **monitor and enforce SLA**
- to **guarantee service quality**

Observer Insights, available as part of the standard gpi service. Observer Analytics, upon demand

The Directory



Directory providing **operational info on gpi members, BICs, currencies, cut-off times**

- to **calculate best gpi payment route**



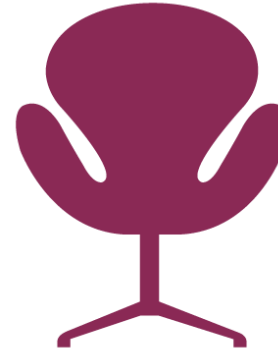
SWIFTgpi for Corporates (g4C)



Shaldon JUGDAWOOD

SWIFTgpi Payments Expert, META

SWIFT



Ghada Al Jarbou

Head of cash Management & Global Liquidity

Saudi British Bank





SWIFT gpi for Corporates (g4C)

The new generation of cross-border payments for multi-banked corporates



SWIFT gpi is seeing unparalleled growth in adoption, traffic and corridors

Very large
community

3,660

banks signed

526

banking groups
(60 of top 60 banking groups)

200+

countries covered

80+%

SWIFT cross-border
payments represented

Millions live
payments

662

banks live

1,500+

country corridors

\$300 bn

payments sent as gpi
every day

60+%

cross-border MT103
sent as gpi

Delivering real
value

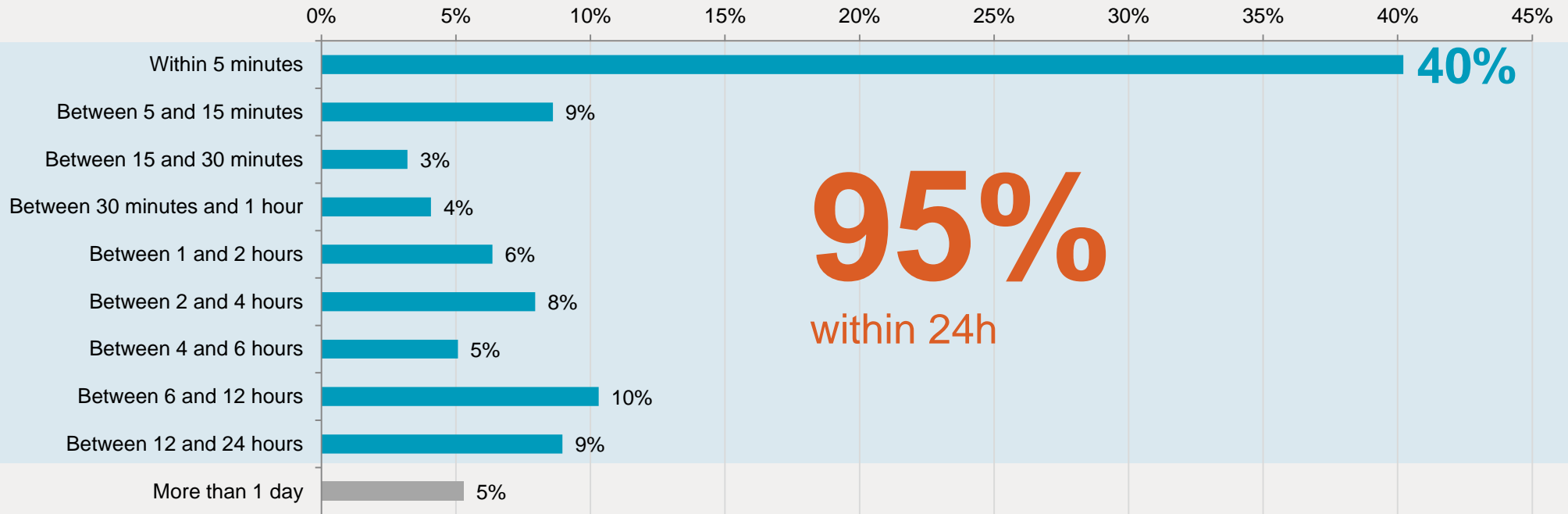
On average, **40% of SWIFT gpi payments are credited to end beneficiaries within 5 minutes**, 50% within 30 minutes, 75% within 6 hours, almost 100% within 24 hours

Banks have seen **significant reduction in number of payment enquiries** and quicker investigations handling

Positive reactions from corporates



SWIFT gpi is very fast!



Corporate offering by gpi banks

g4C

Integrated in ERP/TMS
UETR generation & multi-bank tracking

gpi payments, integration in e-banking portals

gpi payments, visibility through bank support

SWIFT gpi capabilities

Multi-bank payment initiation & tracking	●
Self service tracking in e-banking	●
Tracking through support desk	●
Speed, transparency, unaltered remittance	●

Multi-bank payment initiation & tracking	✗
Self service tracking in e-banking	●
Tracking through support desk	●
Speed, transparency, unaltered remittance	●

Multi-bank payment initiation & tracking	✗
Self service tracking in e-banking	✗
Tracking through support desk	●
Speed, transparency, unaltered remittance	●



Early adopters on going, general availability in Q2 2019

Successful pilot completed
Feb – Dec 2018

- ✓ 23 participants
- ✓ 20 participants live
- ✓ First treasury vendors enabled (e.g. FIS, SAP, Calypso,..)

Early Adopters
Jan 2019 – Jun 2019

- ✓ 40+ participants
- ✓ 5 cloud providers enabled
- ✓ UETR enabled for all connected corporates (March 2019)

General availability
Jun 2019 (TBD)

- ✓ Available for all gpi banks & SWIFT connected corporates



g4C early adopters

22
Live



g4C in treasury & Cash Management applications

Insights

- Payment performance & fees
- Multi-country/currency benchmarks
- Recurring issues

Tracking

- Support g4C tracking statuses
- Mapping (e.g. MT 199/pain.002)
- Integration with payment dashboard
- Metro line view

UETR

- UETR generation
- Search capabilities
- Mapping with existing references

kyriba™

FIS



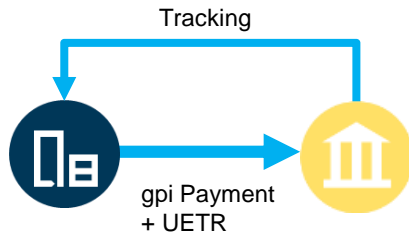
AccessPay



g4C Roadmap

Payment initiation & tracking

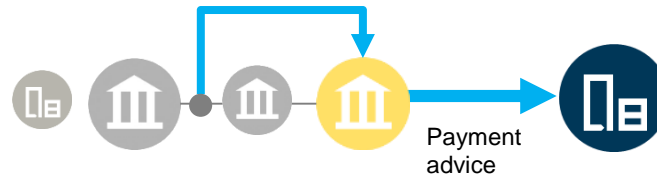
(general availability, live in Q2 2019)



- UETR generation by corporate
- Multi-bank payment confirmations
 - ✓ Tracking payments
- Payment insights
 - ✓ Routing
 - ✓ FX & deducts
 - ✓ Performance (corridors, currencies)

Payment advice & inbound tracking

(Pilot Q3 2019)



- Multi-bank payment advice
 - ✓ Tracking receivables
 - ✓ Earlier remittance data
- Collection insights
 - ✓ Debit confirmation on debtor's account
 - Routing

Request-to-pay

(PoC Q3 2019)



- Cross-border payment request
 - ✓ Predictability and visibility
 - ✓ Increased control over in and outflows
- Enhance reconciliation
 - Single UETR
 - Automated payment advice and confirmations
- Trusted environment to process payments requests



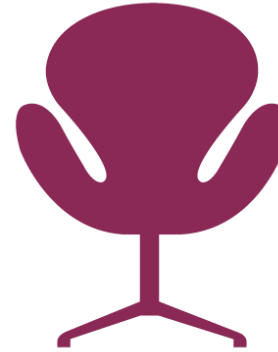
SWIFTgpi for Corporates (g4C)



Sebastian Niemeyer

Market Manager Corporates Business, EMEA

SWIFT



Abdessalem Lassoued

Group Treasurer

Ola Energy

**Global
adoption**



**More
value**

