SWIFT gpi integration dilemma: how SWIFT can help you to overcome integration challenges

SWIFT gpi dedicated event

13th of March 2017, Moscow

SWIFTgpi

The gpi journey – the integration challenges 2/2

Instructing gpi agent

Routing gpi: determine if a payment can be gpi (typically implemented in the payment engine)

Intermediary: the use case where the payment cannot continue as gpi must be planned

Generate UETR

Process incoming transaction status (MT199 or API)?

Use the **Tracker GUI or automation?**

Transparency to my **corporate clients**?

Instructed gpi agent

Process **incoming MT103** credit transfer

Generate transaction status within SLA (MT199 or API)
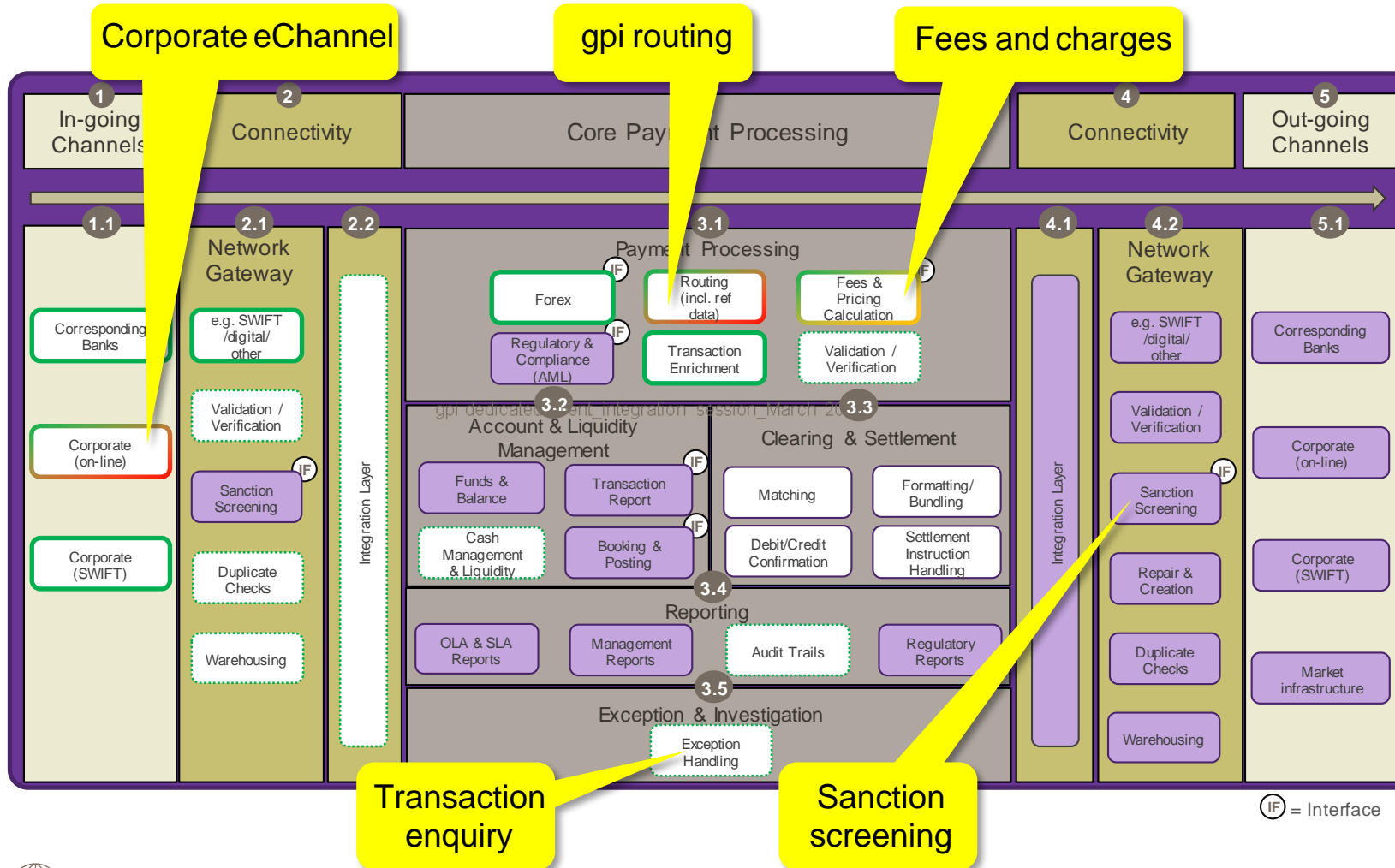
Understand and store UETR?

Manage **sanction screening** workflow

Use the **Tracker GUI or automation**

Transparency to my **end customers?**

The gpi journey – the integration challenges 1/2

Corporate eChannel

gpi routing

Fees and charges

| 1 In-going Channels | 2 Connectivity | 3 Core Payment Processing | 4 Connectivity | 5 Out-going Channels |

1.1

2.1 Network Gateway

2.2

3.1 Payment Processing

4.1

4.2 Network Gateway

5.1

Corresponding Banks

e.g. SWIFT /digital/ other

Integration Layer

Forex

Routing (incl. ref data)

Fees & Pricing Calculation

e.g. SWIFT /digital/ other

Corresponding Banks

Corporate (on-line)

Validation / Verification

Regulatory & Compliance (AML)

Transaction Enrichment

Validation / Verification

Validation / Verification

Corporate (on-line)

Sanction Screening

3.2 Account & Liquidity Management

3.3 Clearing & Settlement

Sanction Screening

Corporate (SWIFT)

Duplicate Checks

Funds & Balance

Transaction Report

Matching

Formatting/ Bundling

Repair & Creation

Corporate (SWIFT)

Warehousing

Cash Management & Liquidity

Booking & Posting

Debit/Credit Confirmation

Settlement Instruction Handling

Duplicate Checks

Market infrastructure

3.4 Reporting

Warehousing

OLA & SLA Reports

Management Reports

Audit Trails

Regulatory Reports

3.5 Exception & Investigation

Exception Handling

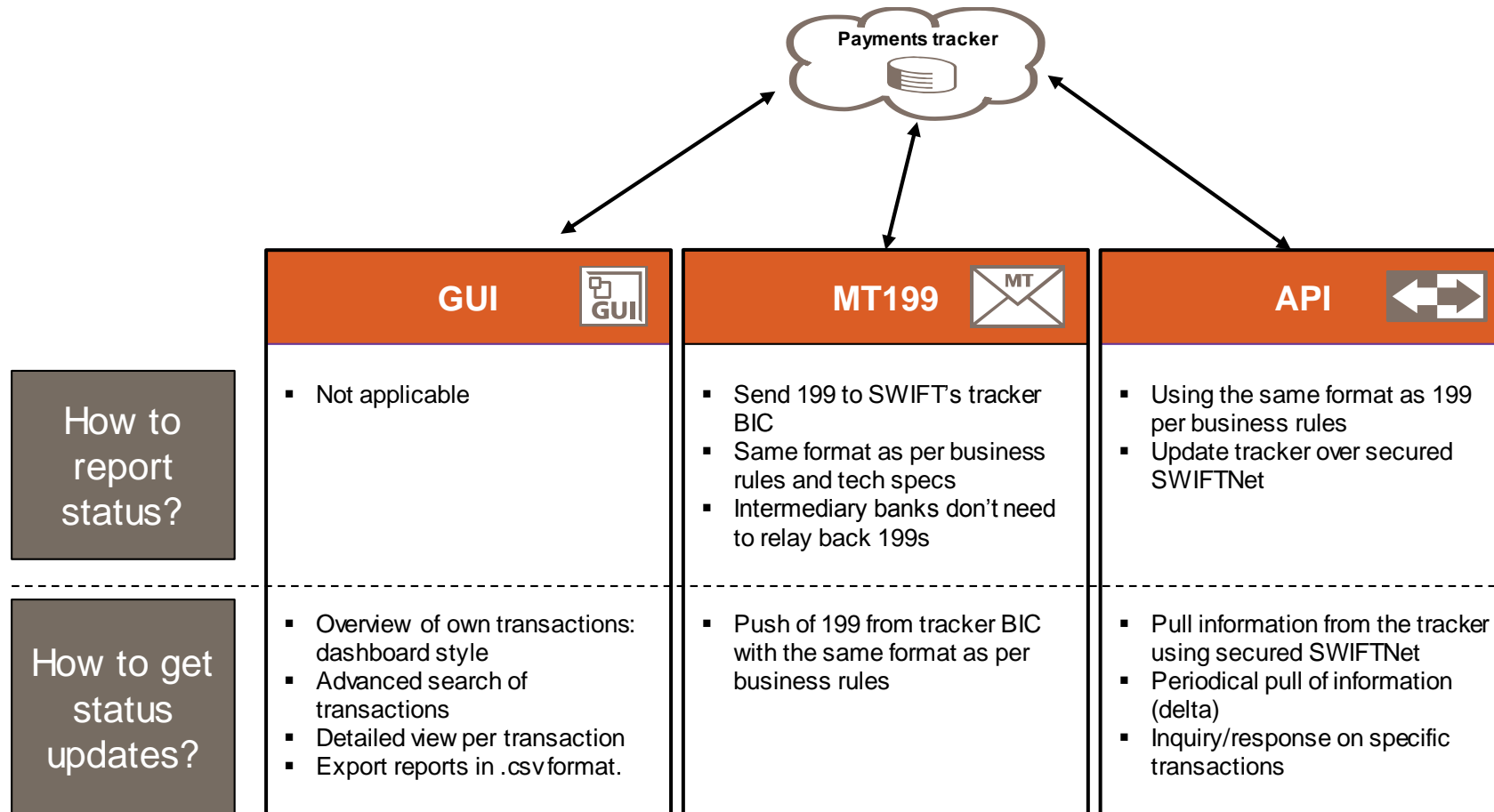**Transaction enquiry**

Sanction screening

IF = Interface

You should consider where and how to:
- Generate transaction reference
- Generate gpi confirmations (MT 199 vs API calls)
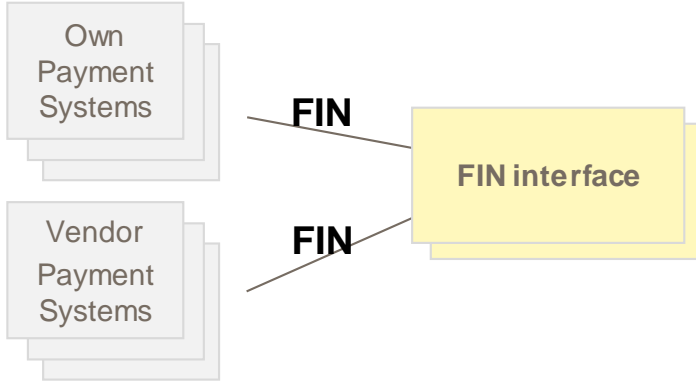- Access to gpi Tracker Determine if a gpi route is possible

gpi dedicated_client_integration_session_March 2018

Payments Tracker database is accessible via 3 channels:

Payments tracker

	GUI 🗔	MT199 ✉	API ⬌
How to report status?	▪ Not applicable	▪ Send 199 to SWIFT's tracker BIC ▪ Same format as per business rules and tech specs ▪ Intermediary banks don't need to relay back 199s	▪ Using the same format as 199 per business rules ▪ Update tracker over secured SWIFTNet
How to get status updates?	▪ Overview of own transactions: dashboard style ▪ Advanced search of transactions ▪ Detailed view per transaction ▪ Export reports in .csv format.	▪ Push of 199 from tracker BIC with the same format as per business rules	▪ Pull information from the tracker using secured SWIFTNet ▪ Periodical pull of information (delta) ▪ Inquiry/response on specific transactions

gpi – types of possible client topology

Multiple payment systems, geographically distributed, multiple currencies. No corporate information

Own Payment Systems

Vendor Payment Systems

FIN

FIN

FIN interface

Middleware consolidates multiple BO, Corporate web application queries Tracker via API

Own Payment Systems

Vendor Payment Systems

Corporate Portal

exception management

Middleware

FIN

FIN interface

API Updates

API Queries

gpi connector
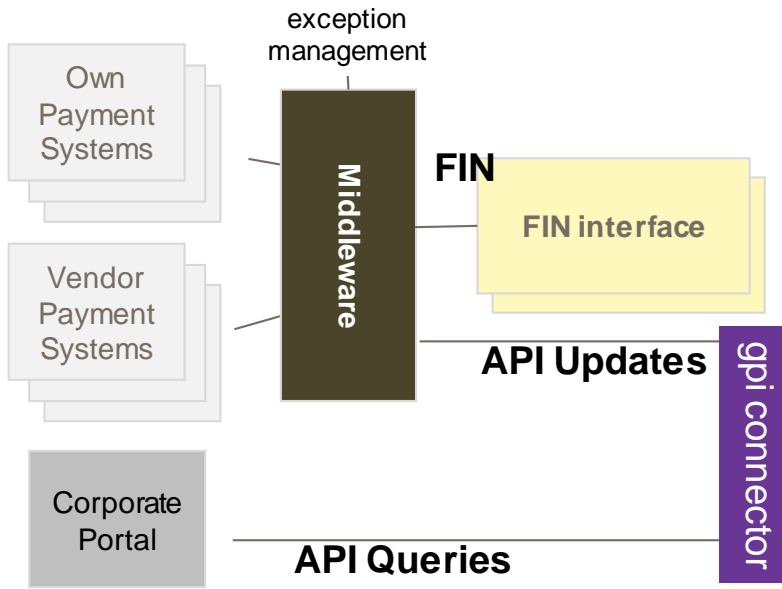
Corporate web application updated via MT199

Payment Systems

Corporate Portal

FIN

FIN

FIN interface
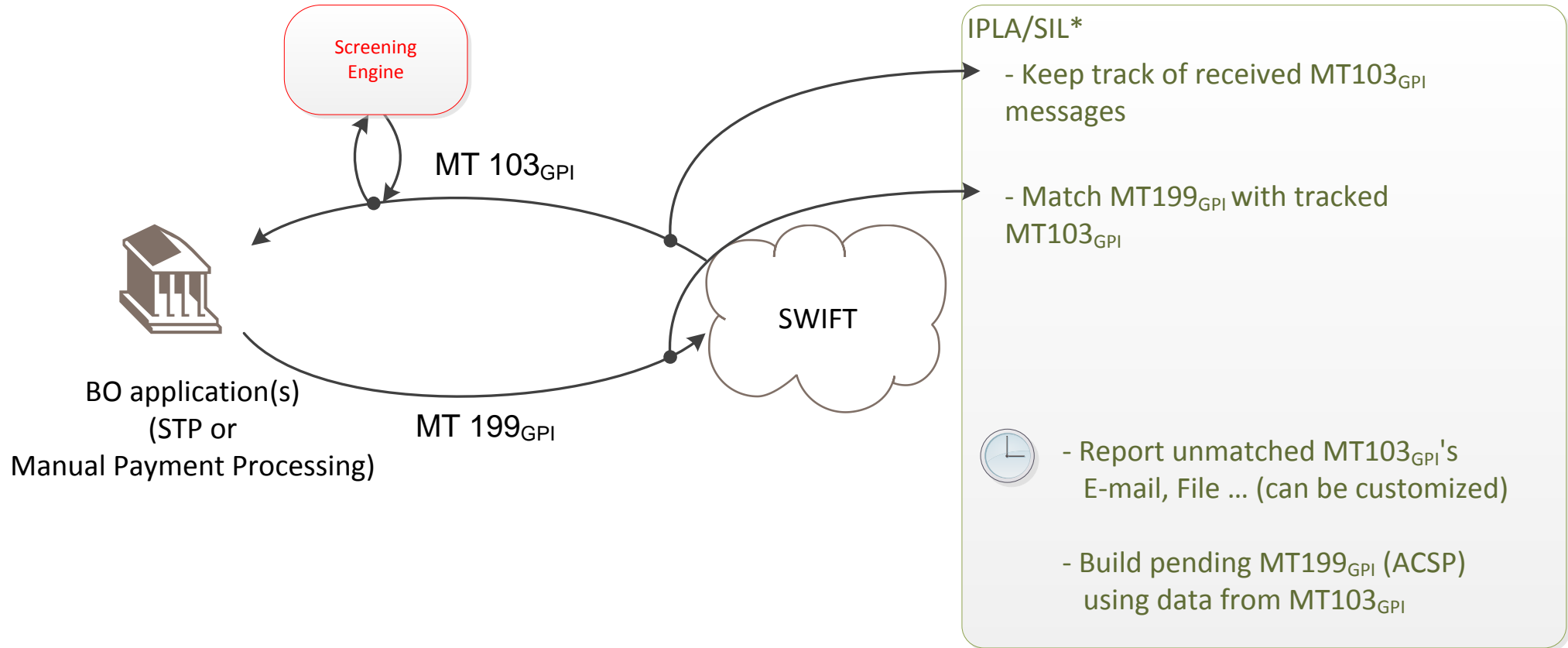
transaction status DB
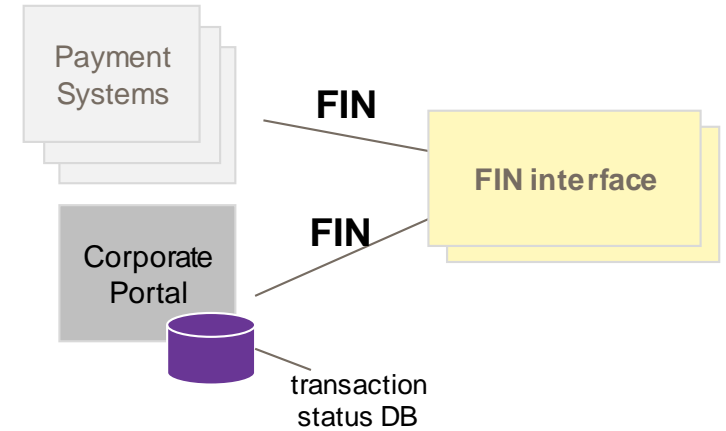
gpi Integration – MT199$_{gpi}$ generator

- **Not possible for BO to create MT199$_{gpi}$ messages**

- **BO can create payment status reports (confirmations/rejections)**
  - In proprietary format
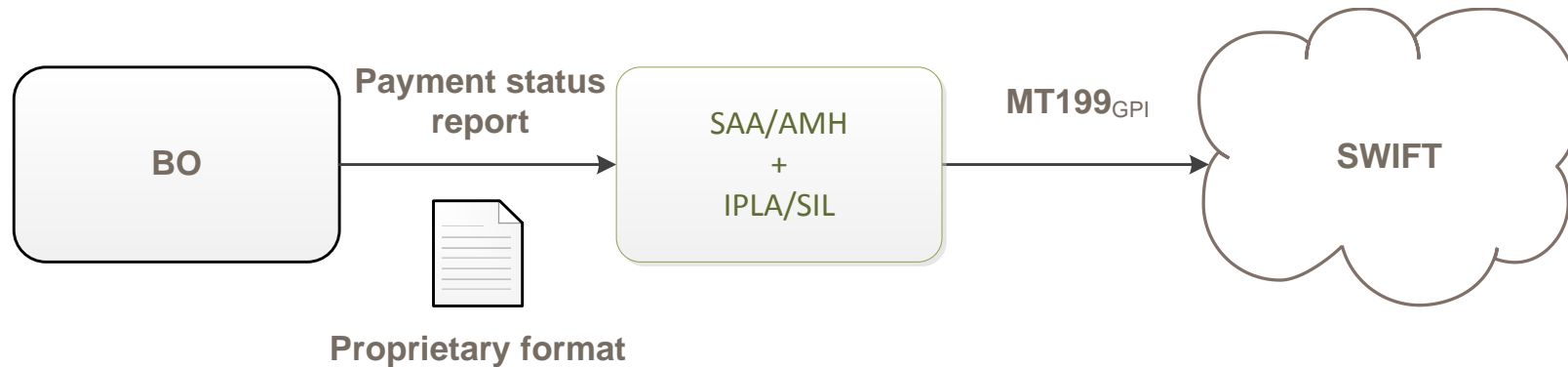
gpi Integration – Safety Net
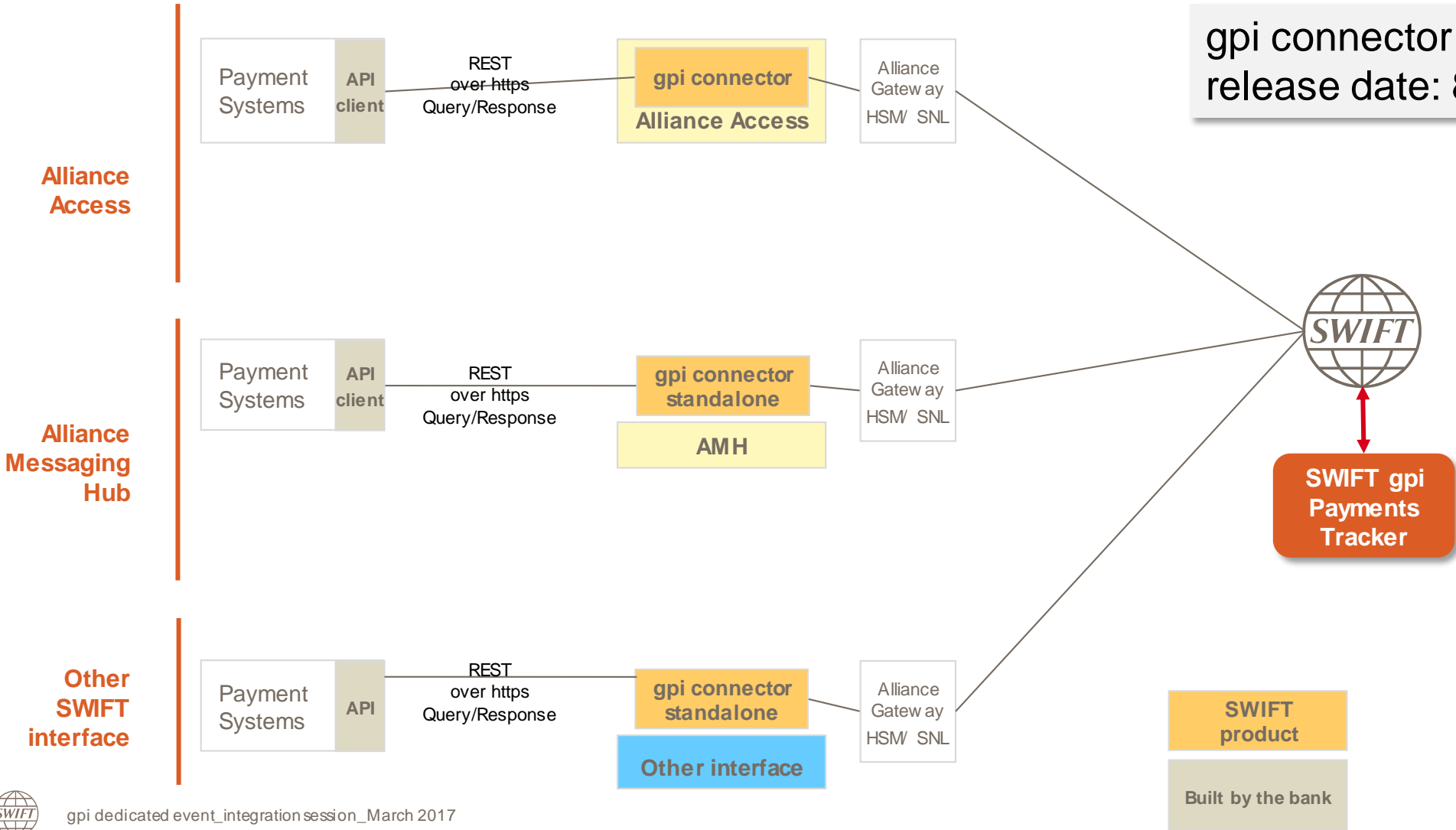*generate MT199 within SLA when back-office cannot*

Screening Engine

MT 103$_{GPI}$

BO application(s)
(STP or
Manual Payment Processing)

MT 199$_{GPI}$

SWIFT

IPLA/SIL*

- Keep track of received MT103$_{GPI}$ messages

- Match MT199$_{GPI}$ with tracked MT103$_{GPI}$

- Report unmatched MT103$_{GPI}$'s E-mail, File … (can be customized)

- Build pending MT199$_{GPI}$ (ACSP) using data from MT103$_{GPI}$

API connectivity

gpi Connector – a solution for any interface

Alliance Access

Payment Systems | API client — REST over https Query/Response — **gpi connector** **Alliance Access** — Alliance Gateway HSM/ SNL

Alliance Messaging Hub

Payment Systems | API client — REST over https Query/Response — **gpi connector standalone** / **AMH** — Alliance Gateway HSM/ SNL

Other SWIFT interface

Payment Systems | API — REST over https Query/Response — **gpi connector standalone** / **Other interface** — Alliance Gateway HSM/ SNL

SWIFT

gpi connector release date: 8 April

SWIFT gpi Payments Tracker

SWIFT product

Built by the bank

gpi connector – **Alliance Access**
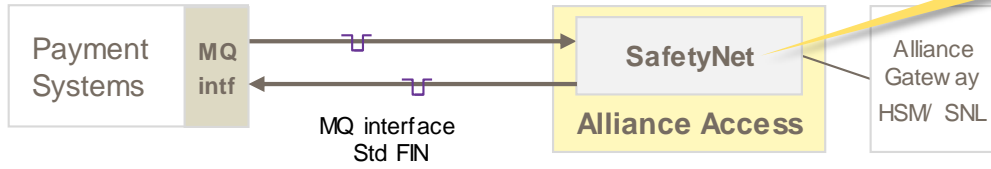
Payment Systems manages the gpi format requirements

Integration components based on specific customer requirements for gpi
- Based on scoping analysis by SWIFT
- Predictable effort and costs
- Developed by SWIFT consulting
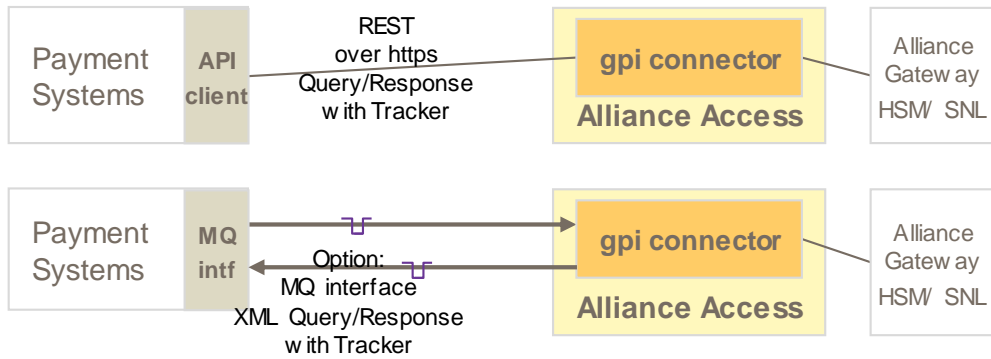- Testing and go-live by the bank

Alliance Access MT199
Immediately

| Payment Systems | **MQ intf** | → ← | **Alliance Access** | Alliance Gateway HSM/ SNL |

MQ interface
FIN/ gpi MT199
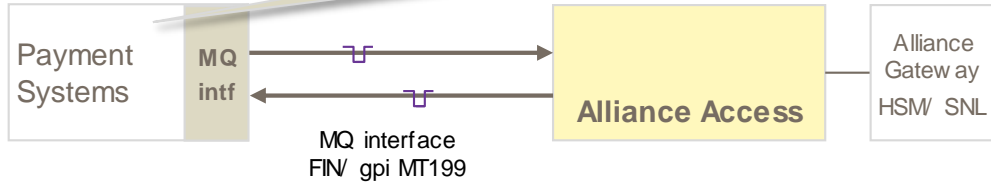
Bespoke solution
Immediately

| Payment Systems | **MQ intf** | → ← | **SafetyNet** / **Alliance Access** | Alliance Gateway HSM/ SNL |

MQ interface
Std FIN

Alliance Access API to Tracker
March 2017

| Payment Systems | **API client** | REST over https Query/Response with Tracker | **gpi connector** / **Alliance Access** | Alliance Gateway HSM/ SNL |

| Payment Systems | **MQ intf** | Option: MQ interface XML Query/Response with Tracker (release date TBC) | **gpi connector** / **Alliance Access** | Alliance Gateway HSM/ SNL |

SWIFT

SWIFT gpi Payments Tracker

SWIFT product

Built by the bank

Get ready for gpi

Are you ready for gpi?

SAA 7.2,

- SAA 7.2 is gpi-enabled, as SAA 7.1.20, possibility to generate UETR automatically, generation of MT 199 through IPLA
- AMH 3.5 is gpi-enabled today, AMH 3.6 – September 2017
- New – gpi Connector (API to Tracker) for SWIFT but also non-SWIFT interfaces
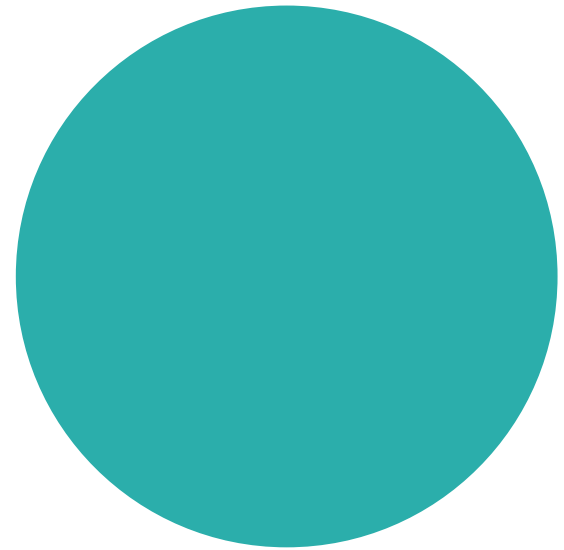
SR 2017

- SR November 2017 –all banks (gpi and non-gpi members) to receive gpi-enabled MT 103
- Banks' SR 2017 assessments

CSP compliance

- Gpi using secure and resilient SWIFT network, FIN messaging, Tracker in the secure SWIFT cloud (SWIFT WebAccess and PKI)
- Increase your compliance capabilities through gpi: SWIFT uses fraud patterns techniques to enable some functionalities, such as Stop payment/request for funding and having full transparency of where your transactions are (gpi roadmap)

Q&A

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