SWIFTRef
Payments reference data

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SWIFTRef – the utility

Before
You maintain the data

Yesterday
you needed to worry
about maintaining
payments reference data
from different sources.

Today,
with SWIFTRef utility,
get **consolidated** data
through a
**single channel**

Now
SWIFTRef Utility

Beneficiary’s BIC
Beneficiary’s acc.nb
Intermediary BIC
Intermed. acc. nb
Intermed. bank code
Payment system X
FIN service Y .......
Online Tools

- **BIC Directory Online**
  - 110,000 BIC codes, names and addresses

- **Bankers World Online**
  - All data SWIFT has about banks

- **BIC Archive Online**
  - BIC history - changes, mergers, activations, de-activations

- **MT094 Online**
  - SWIFT broadcast data base
File-based products

- **Bank Directory Plus**: Banks and branches, bank codes, BICs, CHIPS, hierarchy, (LEIs), payment services
- **IBAN Plus**: Bank codes used in IBANs, IBAN BICs, IBAN structures (all IBAN countries)
- **SEPA Plus**: Banks reachability via SEPA ACHes and SEPA scheme adherence; incl. IBAN Plus
- **SSI Plus**: Standard Settlement Instructions for commercial payments, FX and MM
- **BIC Archive**: BIC history (changes, mergers, activations, de-activations)
# The SWIFTRef portfolio

## Flat files

<table>
<thead>
<tr>
<th>Type of data</th>
<th>Flat files</th>
<th>Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>FI data</td>
<td>BIC Archive</td>
<td>• Historical BIC data (mergers, acquisitions, re-names)</td>
</tr>
<tr>
<td></td>
<td>BIC Directory</td>
<td>• BIC codes, institution details</td>
</tr>
<tr>
<td></td>
<td>Bank Directory Plus</td>
<td>• BIC codes</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• national bank codes (140+ countries) new!</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• bank entity hierarchies new!</td>
</tr>
<tr>
<td>SEPA data</td>
<td>IBAN Plus</td>
<td>• IBAN and BIC data for SEPA and other IBAN countries new!</td>
</tr>
<tr>
<td></td>
<td>SEPA Plus</td>
<td>• SCT, SDD adherence</td>
</tr>
<tr>
<td>SSI data</td>
<td>SSI Retail</td>
<td>• SSIs for commercial payments</td>
</tr>
<tr>
<td></td>
<td>SSI Wholesale</td>
<td>• SSIs for treasury (FX, MM,...) new!</td>
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<tr>
<td></td>
<td>SSI Plus</td>
<td>• SSI for commercial payments and treasury new!</td>
</tr>
<tr>
<td>Country</td>
<td>CCH</td>
<td>• ISO countries, currencies, banking holidays</td>
</tr>
<tr>
<td>all data</td>
<td>Payments Plus</td>
<td>• all data above integrated in one product new!</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• institutions’ financial data and ratings new!</td>
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</table>

## Web query tools

<table>
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<tr>
<th>Type of data</th>
<th>Web query tools</th>
<th>Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>BICs</td>
<td>BIC Directory Online</td>
<td>• all BIC Directory data</td>
</tr>
<tr>
<td>all data</td>
<td>Bankers World Online</td>
<td>• all Payments Plus data</td>
</tr>
<tr>
<td>broadcasts</td>
<td>MT094 Online</td>
<td>• institutions’ web sites, contact details etc. new!</td>
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<tr>
<td></td>
<td></td>
<td>• MT094 broadcast data base + email service new!</td>
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</tbody>
</table>
Delivery channels

Automated file download (API)

FileAct (automated)

SWIFTNet

Manual query tool (BWO)

Manual file download

Frequency: Monthly, Daily

Format: TXT, XML

internet

Monthly

Daily

internet

internet

internet

internet

internet

APIs (web services)
The SEPA challenges

1. Pre-SEPA
   - Bank code + account nb.
   - Challenge: Generate the IBAN and BIC correctly!

2. SEPA
   - IBAN + BIC
   - Challenge: Validate the IBAN, Generate the BIC correctly!

3. IBAN Only
   - IBAN
   - IBAN + BIC

IBAN PLUS / SEPA PLUS

Corporates

Financial Institutions

8
More data, better data

- All BICs worldwide, and corresponding LEIs
- 800,000 National Codes, 152 countries (+35%)
- Local language codes
- 400,000 SSIs (+25%)
- 100% IBAN BICs
- ACH/CSM participation and reachability: Euro1/Step1 (EBA), CHAPS (UK), Fedwire (US), SIC (CH), HK clearing, SWIFT
- Financial information
More information

<table>
<thead>
<tr>
<th>Product information &amp; Technical documentation</th>
<th><a href="http://www.swift.com/swiftref">www.swift.com/swiftref</a></th>
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<td>Upgrade from BICPlusIBAN</td>
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Questions ?